



Dear Brothers and Sisters,

"One of the best things about life insurance is that it can give you piece of mind."

As you may know the New York State Professional Firefighters Association will be changing Life Insurance providers beginning August 1st, 2017. We will no longer be covered by AIG Life Insurance, but will be covered by MetLife. This change was necessary in order to avoid an across the board increase for all of our insurance members, in addition to keeping our premiums at the same low rate and secure some additional benefits.

We are committed to advocating on behalf of our members and their families, who serve in 107 local unions in 41 counties in New York State.

As part of this transition to MetLife, we have negotiated a one-time open enrollment period for all members. During the enrollment period, members can take advantage of this valuable protection. **Click on the information attachment** for details on how to take advantage of this offer.

During the September open enrollment period, existing insurance members have the opportunity to increase their benefit up to \$120,000 if they are currently enrolled under \$120,000. Members that are currently enrolled at \$120,000 or more will have the opportunity to increase their benefit by one increment. **IF YOU ARE NOT ENROLLED IN THE LIFE INSURANCE PROGRAM, NOW IS THE TIME TO JOIN, with up to a \$120,000 benefit.**

Once again, this coverage is available to all members, their spouse and any dependent children.

For more detailed information, including cost and enrollment forms for the plan mentioned in this email simply **click the attachments.**

**The enrollment period for the voluntary benefits is from
September 1, 2017 through September 30, 2017.**

For those looking to apply for coverage, a complete enrollment packet can be found in the attachment section of this e-mail. Please feel free to make copies of these forms, hang them in

the firehouse and pass them out to your members. We encourage all of our members to take advantage of this service.

Please keep in mind the more members that you as a local sign up, the more enhanced your financial benefit will be each year. The more members that are involved in the life insurance program the stronger our ability to negotiate better benefits and the cost is likely to remain low.

Any questions regarding the coverage can be addressed by calling our office at 518-436-8827 and speaking to our Insurance Administrator Nicole Reid.

Fraternally,



Samuel A. Fresina
President

Fraternally,



James J. McGowan
Secretary Treasurer