

Beacon Benefits Services a division of Beacon Financial Group

New York Fraternal Order of Police State Appointed
Benefits Advisors and Financial Planners

We are proud that the NYSFOP President Charlie Caputo and the NYSFOP executive board have appointed Beacon Financial Group as its preferred financial planners to its membership. Beacon Benefit Services and Beacon Financial Group are nationally recognized as a resource for benefits and financial planning services across the country.

Beacon Benefit Services, a division of Beacon Financial Group is excited to introduce, administer, educate and manage new benefits specifically negotiated for New York Fraternal Order of Police members, associate members and your families!

To read all about the benefits being offered to the NYSFOP please visit the NYSFOP website and click on “Benefits” on the left hand side:

<http://www.nysfop.org>

We offer each FOP member and family member a free financial planning consultation!

**529 NY College Savings Plan – Service fee waved for NYSFOP!!
529 NY College Savings Plan**

Retirement Planning and Financial Portfolio Reviews

- **Deferred Comp (457)**
- **High Interest Savings Plans**
 - **City 401(k)**
- **Pension Contributions**
 - **Union Annuities**
 - **Individual Annuities**
 - **Roth IRA’s**
 - **529 Plan**

Life Insurance

Long Term Care Insurance

Short and Long Term Disability Insurance

Accident Insurance, Critical Illness and Cancer Insurance

Individual Term and Universal Life Insurance

Michelle Jacoby - Executive Director of Business Operations

Office: 888.769.4333x112; Cell: 973.590.0640; Fax: 888.789.4751; michelle.jacoby@beacon-financial.net

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Beacon Benefits and the NYSFOP bring your members, associate members and family members, access to the following products;

1- **Term, Whole Life and Simplified Issue Life Insurance** –Call or email for quotes and eligibility requirements.

2- **Individual Short and Long Disability** - Monthly disability income!

** Disability applicant must be working 20 hours a week but can be self employed and/or 1099. This policy helps to protect your income in the event of an on or off-the-job accident or sickness.

Free Prescription Discount Drug Cards – These cards are FREE to members of the NYS FOP, they can be used at any participating pharmacy to receive a discount on prescriptions. Members can give these cards to friends and family members!! Each time the Prescription Discount Drug card is used \$1.25 is donated to the NY FOP.

Cigna Group HMO and PPO Dental Insurance: - The Cigna dental plan for the NYS FOP, is a full coverage dental plan which covers 2 exams a year!! Including 2 cleanings a year, x-rays, fillings and much much more!! Low group rates for Individuals, Couples and Families!! Both HMO and PPO Plans available.

Accident Insurance – *Accidents happen to all kinds of people every day.*

This plan pays you and your family cash benefits for doctors and hospital visits associated with an ON or OFF the job injury. **Tax-free cash** for injuries including ER visits, hospital stays, physical therapy, follow-up visits, additional life insurance and much more.

Cancer/Critical Illness Policy- *What would you do if your immediate family was diagnosed with a Critical Illness?*

This plan pays you and your family cash benefits for treatments associated with Cancer, Heart Attack, Stroke, Kidney Failure, etc. **Tax-free** cash paid to the family for benefits including first occurrence, travel, chemotherapy, surgeries, experimental/cosmetic treatments, recovery benefit and much more. Benefits are often used to help pay non-medical expenses such as mortgage payments, utilities, etc. ASK ABOUT OUR \$75 WELLNESS BENEFIT!

Hospital Indemnity Policy- *What would you do if you were hospitalized for a few days and couldn't work?*

This plan pays you and your family daily cash benefits for daily hospital confinement; \$495 per day for the first 5 days and \$100 a day after that up to a year. This program also has maternity benefits!

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