

## **Group Insurance System for O.S.E.A. Members to Provide Family Security, Low Rates**

A group life insurance plan that will provide security and save many dollars for O. S. E. A. members is near realization after months of investigation and activity by directors and committees of the Association, under procedures approved by the general council. While the final details may require several additional months to work out completely, a decision on the broad aspects of the new program is expected soon—and announcement of the distinguishing features and financial advantages will follow shortly.

Here are some of the main points included in most of the plans under consideration by the board:

- (1) Low rates for all ages.
- (2) Easy monthly payments under payroll deduction plan.
- (3) Extra coverage for spouse and or children at very small increased cost.
- (4) Optional disability coverage.
- (5) Rate reductions based on favorable group experience.
- (6) Coverage of entire membership at low rates.

The special committee appointed to make the insurance plan study is headed by David H. Cameron of the Unemployment Compensation Commission. Other members are Glen S. Paxson of the Highway Department and Albert Gille of the Forestry Division. Group plans from several reputable life insurance companies have been studied over recent weeks by this committee, which has prepared its report for submission to the board of directors. With each company playing up certain distinguishing features, the board and committee are making a careful check of all plans to be sure that the most advantageous program for all employees is selected.

In spite of many individual features, most all companies agree that they will canvass the entire state, contacting every employee-member, and that subscriptions will be restricted to members of the O. S. E. A. In general the premiums would be deducted monthly

from the insured employe's pay check, as was authorized in a law passed by the recent legislature through O.S.E.A. efforts. As instructed by the general council, the board of directors is to decide which company will be picked to handle the plan. With favorable rates to be secured only when a large group is covered, the O.S.E.A. membership of 3,500 will provide the "large group."

When the directors have made the final selection of the insurance plan, a special bulletin probably will be issued. All features of coverage and rates will be explained in full. In the meanwhile if you are considering additional life insurance, reserve your decision until you learn of the financial advantages to you and your family during the present period of rising prices—and in future years until you are ready for retirement.

And don't forget that this insurance plan, soon to be definitely announced, will be just one more talking point for new members to join the Association. Every member will be able to save his entire annual dues by taking advantage of the many insurance savings made possible by the ensuing group insurance system.

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### **YOUR PRESIDENT COMMENTS**

(Continued from page 3)

ings can result in the correction of incompetence and discourtesy wherever it exists. When any such conditions are completely eliminated, we have a right to expect the confidence, support and respect of the public whom we serve.