

March 13, 2003

Larry Crossman
Director, Membership Services
NYS Correctional Officer &
Police Benevolent Association, Inc.
194 Washington Avenue
Albany, NY 12110

Re: Military reservists

Dear Larry:

As per our conversation, here is the information you requested regarding members life and disability insurance benefits upon activation to military service.

Basic Term Life Insurance (\$10,000) – NYSCOPBA may maintain this life insurance benefit for the duration of a members military service as long as premium payments are made.

Basic Accidental Death & Dismemberment Insurance (\$26,000) – this benefit is terminated upon activation to military service. Upon a members return to full-time employment, this coverage is automatically reinstated

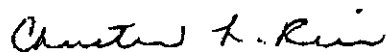
Optional Term Life Insurance – Members must port or convert this benefit within 31 days of activation. If an activated member has coverage on a spouse and/or children, that coverage may be maintained under the group policy as long as premium payments are made. Upon return to full-time employment, members have 31 days to reinstate their coverage without medical underwriting

Optional Accidental Death and Dismemberment Insurance – this benefit is terminated upon activation to military service. Upon return to full time employment, members have 31 days to reinstate their coverage under the group policy without medical underwriting.

Optional Short/Long Term Disability Insurance – this benefit is terminated upon activation to military service. Upon return to full time employment, members have 31 days to reinstate their coverage under the group policy without medical underwriting.

If you have any questions or require additional information, please give me a call.

Sincerely yours,



Christian L. Rice
Select Accounts Manager

Cc: P. Mikołajczyk