

It's a Wonderful Life Insurance

New program for NJSPBA offers coverage that benefits all members

■ BY MITCHELL KRUGEL

The line outside the meeting room at the Boca Raton Resort & Club, where members gathered for the NJ State PBA Convention, started to lengthen. On the morning of convention day two, members might have been assembling to partake of the breakfast buffet.

But something more appetizing was in the offering.

Eric Murtha and Joe Ablahani from the insurance broker Capital Benefits LLC had members from Locals across the state signing up to find out more about the security blanket of a program they have created just for the PBA. The day before, Ablahani and Murtha introduced the Capital Benefits Life Insurance Plan during a presentation to the convention. And after they concluded presenting their program, for which no active member can be denied, PBA President Pat Colligan emphasized to attendees, "There are members of all your Locals who really need this."

Consequently, the line at the Capital Benefits table formed shortly after the presentation, grew throughout that day and regenerated the following morning. The only line longer might have been the one outside the meeting hall after the convention meetings concluded, when Capital Benefits offered to buy cold beverages to quench a sweltering and humid Florida afternoon.



Eric Murtha (left) and Joe Ablahani of Capital Benefits LLC presented a new life insurance plan to PBA members.

"There's no medical exam required to get this life insurance," Ablahani repeated several times during the presentation.

"No questions asked," Murtha added. "If you apply outside of the program, you have to take a physical. They will draw blood, and if you have high cholesterol, they will use that to jack up your rates."

High cholesterol, high blood pressure and high stress might be ailing many law enforcement officers these days, given the challenges that take place on the beat and within the department. So Capital Benefits is pitching this life insurance not only as relief, but really as protection that every PBA member and his or her family cannot afford to be without.

Here's another pre-qualifier stunner courtesy of the Capital Benefits Life Insurance Program: Any member who has ever had a heart attack would be otherwise uninsurable. But now, no matter the ailment, members can get \$125,000 in life insurance. Spouses can get up to \$15,000, and children of members will be eligible for \$25,000.

So, what's the catch, you ask?

Well, there's a one-year window to sign up with no medical exam. Open enrollment begins in January 2019.

This is permanent whole life insurance, so the premiums will never get any higher than what they will be when enrolling. And the younger you are, the cheaper it will be, because of locking into the rate.

The policy also will have cash value, so holders can borrow against it. And payment is not taken through a payroll deduction, so the program does not involve employers. Plus, a long-term care rider is available to provide monthly benefits.

The good news is that there will be no waiting in line to sign up. That's because Murtha and Ablahani will be making the rounds to Local meetings between now and the end of the year to provide all the details. And they will be sending enrollment teams out to all shifts in January to facilitate registering.

More information can be obtained by calling 973-808-2626 or emailing njspbalife@capitalbenefits.com. ♥

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