

Benefits Plus Cellular Care Coverage Plan FAQ

Q. Do I need to sign an additional form to have the Cellular Care Coverage Plan?

A. No, you have automatic coverage with your Benefits Plus membership.

Q. Who is covered under the Cell Coverage Plan?

A. The primary account holder, any joint account holders, and minor children living in your household.

Q. Are participating Business Partners, or additional family members eligible?

A. These complimentary members would only be covered if they had an eligible account* that the monthly bill was paid from.

Q. When does my Cellular Coverage take effect?

A. 30 days from your enrollment date, if you are a new Benefits Plus member. If you are currently enrolled in Benefits Plus, your coverage is already in effect.

Q. What does the plan cover?

A. Accidental Coverage, including cracked screens, water damage, including immersion. Drops, mechanical malfunction, battery, service cost, and labor is included. Coverage is for cell phones (2) two year old or less. Maximum Coverage of \$600.00 per membership account, per lifetime.

Q. Does the plan cover my phone if it is stolen, or I've lost it?

A. No, there is no coverage for theft, or lost. This is a repair/replacement cost policy.

Q. What do I need to provide to submit a covered claim?

A. You must provide proof of purchase, and a copy of your Cellular Wireless Account Statement, reflecting your name(s) of the eligible accountholders. You must also provide copies of your account statement reflecting monthly cellular telephone bill payments being deducted from your Benefits Plus membership account during the time the damage occurred.

Q. Can I get my phone repaired anywhere I want?

A. No, you must have covered repairs done by an authorized repair facility that does not violate the manufacturer's warranty.



Q. How long do I have to turn in a covered claim after the damage has occurred?

A. You must submit proof of repair and an itemized paid receipt for your cell phone (2 years old or less), along with proof of eligibility within 30 days of the actual repair.

Q. Who pays for the repairs or my deductible up front?

A. You, the account holder pays for any repairs or deductible, then you submit the claim with the required documents to Benefits Plus for reimbursement of covered losses.

Q. Where do I submit a covered claim to?

A. Send, fax or email (scanned receipt) to: Benefits Plus® c/o Generations Gold, Inc. 525 South Flagler Drive Fourth Floor West Palm Beach, FL 33401 info@benefits-plus.org Fax (561) 833-9833 Phone: 1(866) 329-PLUS (7587)

Q. Where can I find out more information on the Cellular Care Coverage Plan?

A. You can visit our website: <https://www.myfpcu.com/benefits-plus-cell-coverage-plan.pdf>, call our Contact Center at (800)748-0451, or stop into any of our 7 branch locations.

*An eligible account is a Benefits Plus checking account through Financial Plus.

