

# NOW AVAILABLE UP TO \$50,000

## BASIC LIFE INSURANCE BENEFIT:

**\$1,000 NON-CONTRIBUTORY**

## OPTIONAL LIFE INSURANCE BENEFITS:

**\$5,000-\$50,000**

### INDIVIDUAL CERTIFICATES

Each member enrolled will receive a certificate giving a complete statement of the benefits as outlined.

### MONTHLY PREMIUMS (Guard Member)

COVERAGE	PREMIUM
\$5,000	\$2.00
\$10,000	\$3.66
\$15,000	\$5.33
\$20,000	\$7.00
\$25,000	\$8.67
\$35,000	\$12.00
\$50,000	\$17.00

### LIFE INSURANCE FOR DEPENDENTS

**Spouse** \$5,000.....\$10,000

#### Children

Birth to 6 months \$1,000.....\$2,000

6 months to 2 years \$2,000.....\$4,000

2 years to 3 years \$4,000.....\$8,000

3 years to 21 years\* \$5,000.....\$10,000

\*Remains in effect to age 25 if Dependent is Full-Time Student

### DEPENDENT INSURANCE (Includes Spouse)

Cannot exceed 50% of Member's coverage

COVERAGE	PREMIUM
\$5,000	\$3.33
\$10,000	\$6.66

### SPOUSE INSURANCE

Cannot exceed Member's coverage

COVERAGE	PREMIUM
\$5,000	\$2.00
\$10,000	\$3.66
\$15,000	\$5.33
\$20,000	\$7.00
\$25,000	\$8.67

### LIFE INSURANCE BENEFITS

- \$1,000, \$5,000, \$10,000, \$15,000, \$20,000, \$25,000, \$35,000 or \$50,000
- Life insurance payable in event of death from any cause
- Coverage is twenty-four hours a day, 365 days a year
- No War Clause
- No Aviation Exclusion
- No Hazardous Duty or Civilian Occupation Restriction
- Full Conversion privilege upon termination regardless of health

### BENEFICIARY

Benefits will be paid to the member's named beneficiary in a lump-sum payment. If no beneficiary is living at the time of death of the insured member, the amount shall be paid to the duly qualified executors or administrators of the member's estate.

### EXTENSION OF DEATH BENEFITS

We will pay life insurance benefits if an insured meets all of the following conditions:

1. becomes totally disabled before age 60;
2. remains totally disabled until death;
3. dies before reaching age 60; and
4. dies within one year after Life Insurance premiums were last paid

### INDIVIDUAL TERMINATION

Insurance Coverage will terminate the date the policy or section of the policy under which coverage is offered ends, or the last day of the month for which premiums have been paid (subject to the Grace Period).

This Coverage may be continued after leaving the National Guard until age 65.

The Insurance Coverage elected will remain level until age 60. When the Insured attains age 60 (Guard Member, Spouse or Dependent), the benefits will be reduced by 50% and the premium will remain the same. All optional coverages expire on the last day of the month in which the member attains age 65.

### CONVERSION PRIVILEGE

If life insurance ceases because of termination of membership in the classes eligible for insurance under this program or separation from the National Guard, coverage may be converted to an individual policy. See your certificate for details and requirements.

