

# YOUR ACCEPTANCE TO OUR INSURANCE PLANS IS GUARANTEED

...If you apply during your first 31 days of employment  
or if you apply during an official enrollment.

ACT NOW BEFORE SPECIAL  
ELIGIBILITY ENDS!

**GOOD NEWS!**  
All benefits described as  
**GUARANTEED**  
during certain  
times... may be  
applied for at any time.

Guaranteed protection for Technicians.  
No health questions asked if you act during  
the Guaranteed Acceptance Period.

# Technicians Insurance Program

Details inside.

The only plans endorsed by the  
National Guard Association of the United States, and the  
Enlisted Association of the National Guard of the U.S.



## **The Disability Insurance Plan\***

*Protection when you are unable to work due to a disability*

## **The Term Life Insurance Plan\***

*Convenient and affordable life insurance protection*

## **Disability Income Insurance\***

### *What is Disability Income Insurance?*

Disability Income Insurance is designed to protect one of your most important assets...your income and ability to meet your financial obligations when you are unable to work due to being totally disabled. National Guard Technicians under age 60 are eligible for affordable group rates...and this coverage can be paid through payroll deduction.

This disability insurance helps replace lost income if you are disabled as defined in the policy...so you and your family can go on with life. You can get up to \$1,100 per month from the Basic disability plan depending on your salary. These benefits begin after 30 consecutive days of disability...and continue for up to 10 years for a disability due to an accidental injury and for up to 3 years for disability due to sickness. You are guaranteed acceptance into this plan if you apply within 31 days of your employment. Thereafter, your insurability must be approved by the insurance company.

Supplemental disability provides up to an additional \$1,400 per month based on your salary. Supplemental benefits begin after 60 days of continuous disability (if you are under age 40) or after 90 days of continuous disability (if you are age 40 or over)... and continues as long as 10 years for accidental injury and up to 3 years for sickness.

Two months of disability benefits may be paid to you... if you lose your job as a Technician because you can't meet medical retention criteria of the National Guard even though you may not otherwise qualify for disability income benefits.

*Here is the Benefit Payment Schedule,  
depending on your Salary:*

*Here are the Bi-Weekly Premiums for  
Disability Income Coverage by attained age:*

		Age	
	under 40	40-49	50-59
Salary Under \$18,000			
Basic Plan \$500 monthly Benefit	\$2.00	\$5.40	\$14.95
Supplemental \$400 monthly Benefit	\$.80	\$1.80	\$4.60
Salary \$18,000 – \$19,999			
Basic Plan \$600 monthly Benefit	\$2.50	\$6.75	\$18.30
Supplemental \$400 monthly Benefit	\$.80	\$1.80	\$4.60
Salary \$20,000 – \$23,999			
Basic Plan \$600 monthly Benefit	\$2.50	\$6.75	\$18.30
Supplemental \$500 monthly Benefit	\$1.20	\$2.70	\$6.90
Salary \$24,000 – \$25,999			
Basic Plan \$600 monthly Benefit	\$2.50	\$6.75	\$18.30
Supplemental \$600 monthly Benefit	\$1.60	\$3.60	\$9.20
Salary \$26,000 – \$27,999			
Basic Plan \$600 monthly Benefit	\$2.50	\$6.75	\$18.30
Supplemental \$700 monthly Benefit	\$2.00	\$4.50	\$9.90
Salary \$28,000 – \$31,999			
Basic Plan \$700 monthly Benefit	\$3.00	\$8.10	\$21.65
Supplemental \$700 monthly Benefit	\$2.00	\$4.50	\$9.90
Salary \$32,000 – \$39,999			
Basic Plan \$800 monthly Benefit	\$3.20	\$9.20	\$24.80
Supplemental \$800 monthly Benefit	\$2.40	\$5.40	\$13.80
Salary \$40,000 – \$49,999			
Basic Plan \$1,000 monthly Benefit	\$4.40	\$11.70	\$31.20
Supplemental \$1,000 monthly Benefit	\$3.00	\$7.00	\$17.50
Salary \$50,000 and Over			
Basic Plan \$1,100 monthly Benefit	\$4.95	\$13.20	\$34.65
Supplemental \$1,400 monthly Benefit	\$4.90	\$10.50	\$25.20

*Premiums will increase each January after you enter the next age bracket.*

If during a period of total disability, you are unable to perform the essential duties of your own occupation on a full-time basis but engage in some work that may be considered rehabilitative, you may receive a reduced monthly benefit from this plan equal to your monthly benefit less 50% of your gross monthly earnings from such work. There is a minimum benefit of \$50 a month under this provision. Please see limitations and exclusions on page 6 for more information.

*\*Policy Form G-3061a, may vary by state, Group Policy #12454-1*

# Life Insurance

An unexpected death can bring great financial hardship to you or your family. Protect yourself with term life insurance – the most protection for your dollar.

## Estimate your insurance needs...

Review your insurance needs. Consider why you purchase insurance and make an informed buying decision. Purchasing adequate life insurance may not put your family on Easy Street, but it would guarantee your family TIME... time to make adjustments needed to fill the gap your death would create.

Take some time now to estimate what your needs are...immediate, on-going or long-range needs. The chart below can help.

Home Mortgage Amount Owed	_____
Final Expenses/Medical Bills	_____
Education for Children/Spouse	_____
Auto Loans/Credit Card	_____
Family Services (Daycare, Housekeeping, etc.)	_____
Estimated earnings until your retirement	_____
Estimated earnings until your spouse's retirement	_____
<b>TOTAL</b>	_____

# National Guard Term Life Insurance\*

## *What is Term Life Insurance?*

Term Life Insurance allows you affordable protection during your working years when financial obligations are usually the greatest. The National Guard Term Life Insurance Plan is available to you, the Technician, plus optional coverage for your spouse and children. Coverage can be purchased from \$25,000 up to \$250,000. This protection can be continued up to age 70, even if you are no longer a Technician.

Here is how the plan can benefit you and your family:

- ★ Apply for coverage from \$25,000 to \$250,000 for you and/or your spouse.
- ★ You are guaranteed acceptance up to \$50,000 of insurance coverage into this plan if you apply within your first 31 days of employment. Thereafter, your insurability must be approved by the insurance company. Evidence of insurability satisfactory to the insurance company must be provided to obtain spouse coverage.
- ★ There are no war or aviation exclusions to life insurance protection. Your family will receive the benefits even if you die while flying or while involved in armed conflict.
- ★ Keep your coverage up to age 70, even if you are no longer a Technician. You may continue your insurance in scheduled amounts up to age 70, regardless of whether or not you retain your Technician status.
- ★ \$5,000 benefit will be paid within 24 hours of notification of death. (Not available in Texas.)
- ★ A special additional benefit is paid for accidental death while you're on paid State Active Duty. Your family could receive an extra \$50,000 benefit if you die because of an accident while you're on State Active Duty. This covers all State Guard duty...even as an aircraft crew member.
- ★ You can pay for the plan on payroll deduction. This extra feature makes the plan even more convenient.
- ★ You or your spouse, but not both, may purchase dependent Child Coverage. Unmarried, dependent children from 6 months to 19 years (25, if a full-time student) qualify for up to \$10,000 coverage per child. Dependent children from 14 days to 6 months qualify for up to \$1,000 coverage per child.

(For exclusions see pages 6&7)

(See chart on next page)

*Here are the Bi-Weekly Premiums for Term Life Benefits, by your age...*

Member or Spouse Attained Age	Benefit \$25,000	Benefit \$50,000	Benefit \$100,000	Benefit \$150,000	Benefit \$200,000	Benefit \$250,000
Under 30	\$1.50	\$3.00	\$6.00	\$7.50	\$10.00	\$12.50
30-34	\$2.00	\$4.00	\$8.00	\$9.00	\$12.00	\$15.00
35-39	\$2.50	\$5.00	\$10.00	\$13.50	\$18.00	\$22.50
40-44	\$3.25	\$6.50	\$13.00	\$18.00	\$24.00	\$30.00
45-49	\$5.25	\$10.50	\$21.00	\$27.00	\$36.00	\$45.00
50-54	\$8.00	\$16.00	\$32.00	\$42.00	\$56.00	\$70.00
55-59	\$12.00	\$24.00	\$48.00	\$61.50	\$82.00	\$102.50
60-64	\$18.00	\$36.00	\$72.00	\$91.50	\$122.00	\$152.50
65-69**	\$17.25	\$34.50	\$69.00	\$88.50	\$118.00	\$147.50
One or More Children \$0.70 Per \$5,000 \$1.40 Per \$10,000						

*Coverage for \$150,000 or more provides a volume discount.*

Note: Premiums will increase based on your attained age each January 1.

\*\* Coverage reduces by 50 % when you reach age 65. (Premium shown reflects reduced benefits.)

Rates shown are for the first year of coverage. The rates are not guaranteed and are subject to change.

*Other Important Information About NGAUS Insurance Trust Term Life Plan\**

**You're guaranteed the right to convert your insurance:**

You or your spouse may convert your term life coverage at any time up to age 70 to an individual whole life insurance policy (excluding the disability waiver of premium provision) without evidence of insurability. If you convert because you are reducing coverage or your coverage is ending, you must apply for conversion within 31 days of the reduction or end of your coverage.

Keeping your coverage until age 70: Your coverage cannot be canceled as long as the Master Policy remains in force, except if payroll deduction stops and you do not make arrangements with the Administrator for direct payment. Children's coverage ends at age 19 (age 25 if full-time student), and they may convert their coverage to an individual whole life insurance policy without evidence of insurability.

\*Underwritten by ReliaStar Life Insurance Company

\*Policy Form G-3061a, may vary by state, Group Policy #12454-1

# Important Information About Term Life and Disability Income Insurance

## Medical Information

If 1) you are applying for amounts of insurance over the Guaranteed Acceptance limit, 2) you are applying beyond your first 31 days of employment or, 3) you are applying outside of an “open enrollment” period, your insurance application will be subject to *ReliaStar Life Insurance Company’s* standard underwriting policies. Additional medical information may be required. Coverage for your spouse will require evidence of insurability satisfactory to ReliaStar.

## Effective Date

Coverage is effective on the first day of the pay period following approval of your application and deduction of the first full premium from your paycheck, provided that you are actively performing the duties of your occupation. If you are not, the effective date will be postponed until you return to such duties.

## About Term Life Insurance Beneficiary

You may name your beneficiary. The insured parent is automatically the beneficiary of the children’s insurance.

## Limitations/Exclusions

1) Each individual is limited to a maximum of \$250,000 term life insurance coverage under all NGAUS Insurance Plans through *ReliaStar Life Insurance Company*; 2) Any death occurring under the extension of the Death Benefit provision will only be paid as outlined in the Certificate of Insurance; 3) Benefits

will not be paid for suicide during the first two years; 4) All coverage is subject to the terms and conditions of the insurance policy issued by *ReliaStar Life Insurance Company*; 5) All coverage is contestable for two years from the effective date.

## About Disability Income Insurance Recurring Disabilities are Covered

If you are disabled due to the same sickness or injury, you can still receive full benefits under this plan as long as the incidents are separated by less than 90 consecutive days of active, full-time employment.

## Definition of a Disability

You will be considered totally disabled if you become disabled as a result of injury or sickness and such injury or sickness requires regular treatment by a qualified physician, other than yourself. “Total Disability” means until you have qualified for monthly income benefits for 12 months, you are unable to do the essential duties of your **own** occupation. “Total Disability”, after the first 12 months during which you qualified for monthly income benefits, means you are unable to work at **any** occupation you are or could reasonably become qualified to do by education, training, or experience. Total disability must occur while you are insured under this plan. If you can’t work as Technician because you fail the physical exam of the National Guard you will not automatically qualify for benefits.

## Definition of Injury or Sickness

Accidental injury means bodily injury arising from an accident, which causes your total disability. All injuries sustained in connection with one accident will be considered one injury. If you are injured in an accident, but do not become totally disabled because of your injury for more than 180 days, the disability will be treated as a sickness. Sickness means any

covered physical or mental illness which causes your total disability.

## Mental or Nervous Conditions

To collect total disability benefits for mental or nervous conditions, or alcoholism, you must be continually confined in a hospital or treatment facility specializing in treatment of those conditions.

If “Total Disability” is due to treatment of a mental or nervous disorder, or alcoholism, the insurance company will, while you are “Institutionalized,” pay the applicable Disability Benefit commencing with the first day after the day you are “Institutionalized,” whichever is later.

In no event, shall the Disability Benefit be payable for any period beyond the maximum period for sickness as stated in the Schedule of Benefits.

“Institutionalized” as used herein means while you are confined as a resident patient in (1) a legally constituted hospital, (2) an institution specializing in the care and treatment of mental and nervous disorders, or (3) an institution specializing in the care and treatment of alcoholism, and while you are under the care of a licensed physician or surgeon.

## Pre-Existing Conditions

A pre-existing condition is any condition for which you have consulted with a physician, or have received medical treatment or services, or have taken prescribed drugs or medicine prior to the effective date of your insurance. Benefits will not be paid for a total disability caused by a pre-existing condition unless:

1. You have gone 90 consecutive treatment-free days, completed on or after the effective date of this insurance;
2. You have been insured by this plan for 12 months.

In no case can the disability begin prior to the effective date of your insurance.

## Exclusions

Benefits are not payable for disabilities resulting from:

1. Intentionally self-inflicted injuries;
2. Act of war, declared or not;
3. Active Duty in Federal Service lasting more than 30 days or service in the Armed Forces of a foreign or international authority;

4. Accidents or sickness for which you are eligible for Workers' Compensation or similar coverage;
5. Mental or nervous conditions, alcoholism, except as specifically provided in the policy;
6. The use of any narcotic, unless administered on the advice of a physician.

## Notices

1. This is a brief outline of plan specifics and is not a contract of insurance. All coverage is subject to the terms and conditions of the policy.
2. All experience credits declared as a result of participation in the NGAUS Insurance Trust, after payment of Trust expenses, shall be paid to the National Guard Association of the United States or The National Guard Educational Foundation, as determined by the NGAUS Insurance Trust

## How to Apply

1. Contact your HRO or NGAUSIT for enrollment instructions and forms.
2. Send no money now! Your premium payments will be deducted from your paycheck...so you never have to worry about making payments!

If you have any questions, call the NGAUS Insurance Trust Office.

Call Toll Free 1-888-NGAUSIT (642-8748)

These insurance plans may not be offered in some states. Please call NGAUSIT at 1-888-642-8748 for availability in your state.

### **NGAUS Insurance Trust**

One Massachusetts Avenue, NW  
Washington, D.C. 20001

WWW.NGAUS.ORG

## *Notes*



Insurance products provided by ReliaStar Life Insurance Company, which is a wholly owned indirect subsidiary of ING Groep, N.V., an Amsterdam-based global leader in integrated financial services providing banking, insurance, and asset management business in more than 50 countries worldwide. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues. ReliaStar Life has been insuring NGAUS members since 1977.

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