

# Technicians Insurance Program

**Guaranteed coverage for Technicians.**

- ★ No health questions asked
- ★ No proof of evidence of insurability

Your acceptance to our insurance plans is guaranteed if you **enroll during your first 31 days of employment or during an official open enrollment period.**



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



## Are you a new Technician?

You are guaranteed acceptance into this Disability Insurance plan if you apply within 31 days of your employment. Thereafter, your insurability must be approved by the insurance company.

# Disability Income Insurance

## What is Disability Income Insurance?

Disability Income Insurance is designed to protect one of your most important assets - your income. It provides you with benefits to replace a part of your paycheck and the ability to meet your financial obligations when you are unable to work due to being totally disabled, as defined by the certificate.

National Guard Technicians under age 65 are eligible for affordable rates conveniently paid through payroll deduction.

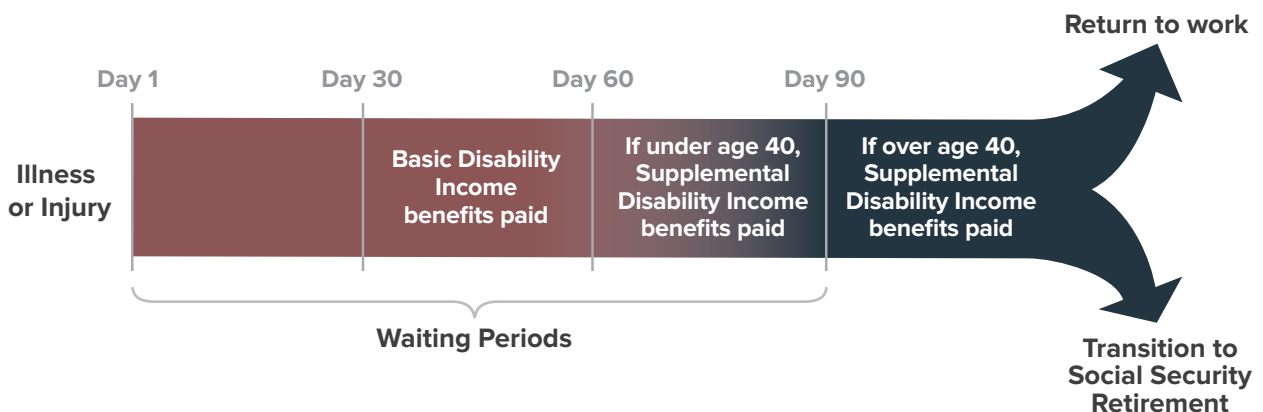
As a technician, you can get **up to \$1,800** per month from the Basic disability plan depending on your salary. These benefits begin after 30 consecutive days of disability and continue for up to 10 years for a disability due to an accidental injury and for up to 3 years for disability due to sickness. If age 60 or over on the date the insured becomes totally disabled, the maximum benefit period is 12 months.

Supplemental disability provides **up to an additional \$2,700** 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 up to 10 years for accidental injury and up to 3 years for sickness. If age 60 or over on the date the insured becomes totally disabled, the maximum benefit period is 12 months.

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.

## What are some common causes of disability?

- Accidental injury
- Heart disease
- Cancer
- Arthritis
- Musculoskeletal disorders
- Stroke



Benefit Payment Schedule depending on your Salary:			Bi-Weekly Premiums for Disability Income Coverage by attained age:		
Salary Range	Plans	Monthly Benefit	Age		
			under 40	40-49	50-64
Under \$18,000	Basic Plan	\$500	\$2.00	\$5.40	\$14.95
	Supplemental	\$400	\$0.80	\$1.80	\$4.60
	<b>Basic + Supplemental</b>	<b>\$900</b>	<b>\$2.80</b>	<b>\$7.20</b>	<b>\$19.55</b>
\$18,000 – \$19,999	Basic Plan	\$600	\$2.50	\$6.75	\$18.30
	Supplemental	\$400	\$0.80	\$1.80	\$4.60
	<b>Basic + Supplemental</b>	<b>\$1,000</b>	<b>\$3.30</b>	<b>\$8.55</b>	<b>\$22.90</b>
\$20,000 – \$23,999	Basic Plan	\$600	\$2.50	\$6.75	\$18.30
	Supplemental	\$500	\$1.20	\$2.70	\$6.90
	<b>Basic + Supplemental</b>	<b>\$1,100</b>	<b>\$3.70</b>	<b>\$9.45</b>	<b>\$25.20</b>
\$24,000 – \$25,999	Basic Plan	\$600	\$2.50	\$6.75	\$18.30
	Supplemental	\$600	\$1.60	\$3.60	\$9.20
	<b>Basic + Supplemental</b>	<b>\$1,200</b>	<b>\$4.10</b>	<b>\$10.35</b>	<b>\$27.50</b>
\$26,000 – \$27,999	Basic Plan	\$600	\$2.50	\$6.75	\$18.30
	Supplemental	\$700	\$2.00	\$4.50	\$9.90
	<b>Basic + Supplemental</b>	<b>\$1,300</b>	<b>\$4.50</b>	<b>\$11.25</b>	<b>\$28.20</b>
\$28,000 – \$31,999	Basic Plan	\$700	\$3.00	\$8.10	\$21.65
	Supplemental	\$700	\$2.00	\$4.50	\$9.90
	<b>Basic + Supplemental</b>	<b>\$1,400</b>	<b>\$5.00</b>	<b>\$12.60</b>	<b>\$31.55</b>
\$32,000 – \$39,999	Basic Plan	\$800	\$3.20	\$9.20	\$24.80
	Supplemental	\$800	\$2.40	\$5.40	\$13.80
	<b>Basic + Supplemental</b>	<b>\$1,600</b>	<b>\$5.60</b>	<b>\$14.60</b>	<b>\$38.60</b>
\$40,000 – \$49,999	Basic Plan	\$1,000	\$4.40	\$11.70	\$31.20
	Supplemental	\$1,000	\$3.00	\$7.00	\$17.50
	<b>Basic + Supplemental</b>	<b>\$2,000</b>	<b>\$7.40</b>	<b>\$18.70</b>	<b>\$48.70</b>
\$50,000 – \$59,999	Basic Plan	\$1,100	\$4.95	\$13.20	\$34.65
	Supplemental	\$1,400	\$4.90	\$10.50	\$25.20
	<b>Basic + Supplemental</b>	<b>\$2,500</b>	<b>\$9.85</b>	<b>\$23.70</b>	<b>\$59.85</b>
\$60,000 – \$74,999	Basic Plan	\$1,250	\$5.63	\$15.00	\$39.38
	Supplemental	\$1,750	\$6.13	\$13.13	\$31.50
	<b>Basic + Supplemental</b>	<b>\$3,000</b>	<b>\$11.75</b>	<b>\$28.13</b>	<b>\$70.88</b>
\$75,000 – \$89,999	Basic Plan	\$1,500	\$6.75	\$18.00	\$47.25
	Supplemental	\$2,250	\$7.88	\$16.88	\$40.50
	<b>Basic + Supplemental</b>	<b>\$3,750</b>	<b>\$14.63</b>	<b>\$34.88</b>	<b>\$87.75</b>
\$90,000 and over	Basic Plan	\$1,800	\$9.20	\$24.55	\$64.43
	Supplemental	\$2,700	\$11.81	\$25.31	\$60.75
	<b>Basic + Supplemental</b>	<b>\$4,500</b>	<b>\$21.02</b>	<b>\$49.86</b>	<b>\$125.18</b>

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 9 for more information.

# Term Life Insurance

## What is Term Life Insurance?

Term Life Insurance allows you affordable coverage 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. Apply for coverage in amounts from \$25,000 up to \$250,000. This coverage can be continued up to age 70, even if you are no longer a Technician. An unexpected death can bring great financial hardship to you or your family. Protect yourself with term life insurance – the most coverage 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 to make the adjustments needed to fill the gap your death would create.

Take some time now to estimate what your immediate, on-going or long-range needs are. 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

\_\_\_\_\_

**Total** \_\_\_\_\_



## **Are you a new Technician?**

You are guaranteed acceptance into this life insurance plan for up to \$50,000 of life insurance coverage, 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.

# Plan Features

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\*.
- ★ There are no war or aviation exclusions to this life insurance coverage. Your family will receive the benefits even if you die while flying or while involved in armed conflict.
- ★ Fully portable coverage – 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.
- ★ An 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 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.

<b>Bi-Weekly Premiums for Term Life Benefits</b>						
<b>Member or Spouse* Attained Age</b>	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$100,000</b>	<b>\$150,000</b>	<b>\$200,000</b>	<b>\$250,000</b>
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 <sup>1</sup>	\$17.25	\$34.50	\$69.00	\$88.50	\$118.00	\$147.50

One monthly premium covers all eligible children: \$0.70 for \$5,000 of coverage or \$1.40 for \$10,000 of coverage.

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

<sup>1</sup> Coverage reduces by 50 % when you reach age 65. (Premium shown reflects reduced benefits.)

Rates shown are guaranteed until December 31, 2018. Premiums will increase based on your attained age each January 1.

# About Term Life Insurance

## Beneficiary

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

## Conversion Rights

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.

## Continuous Coverage to age 70

Your coverage cannot be canceled as long as the 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.

## Limitations/Exclusions

1) Each individual is limited to a maximum of \$250,000 of 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.



# About Disability Income Insurance (continued)

## 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.



# 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.

\*In OR, spouse includes domestic partner.

## 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.

# 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, or want to check the availability of coverage in your state please call the NGAUS Insurance Trust Office at **1-888-NGAUSIT (642-8748)**.



NGAUS Insurance Trust  
One Massachusetts Avenue, NW  
Washington, D.C. 20001  
[WWW.NGAUS.ORG](http://WWW.NGAUS.ORG)

For states other than Ohio, Oregon, South Carolina, South Dakota and Texas, Disability Income Insurance coverage and Life Insurance coverage are provided under the terms of group insurance policy #12454-1, Policy Form G-3061a, issued and delivered in the state of Minnesota to National Guard Association of the United States Insurance Trust as the policyholder and is governed by its laws. For Oregon, Disability Income Insurance coverage and Life Insurance coverage are provided under the terms of group insurance policy #12454-1, Policy Form CP00GP, issued and delivered in the state of Oregon to National Guard Association of the United States as the policyholder and is governed by its laws. For Ohio, South Carolina, South Dakota and Texas, Disability Income insurance coverage is provided under the terms of an individual policy, Policy Forms 26-002 (OH, SC and SD) and 26-009 (TX). Life insurance coverage is provided under the terms of an individual policy, Policy Forms 26-011 (OH, SD and TX) and 26-012 (SC). Coverage provided under the individual policies are governed by the laws of the state the policy was issued in.

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 State or The National Guard Educational Foundation, as determined by the NGAUS Insurance Trust.

Insurance products underwritten by ReliaStar Life Insurance Company, Minneapolis, MN, a member of the Voya® family of companies.

©2018 Voya Services Company. All rights reserved. EB0524-42433-0817

115934 07/01/2018