

YOUR ACCEPTANCE INTO 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!**

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

New York 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.



Effective August 1, 2020, civilian employees under Title 5 are eligible for this program. All references to Technician includes Title 32 Technicians and Title 5 civilian employees.

Disability Income Insurance Plan*

Protection when you are unable to work due to a disability

Group 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 income insurance helps replace lost income if you are disabled as defined in this brochure, so you and your family can go on with life. You can get up to \$700 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 a covered accidental injury and for up to 3 years for disability due to a covered sickness. You are guaranteed acceptance into this plan if you apply within 31 days of your employment or during official enrollment. Thereafter, your insurability must be approved by the insurance company.

Supplemental disability income insurance provides up to an additional \$800 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.

*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	\$1.50	\$4.05	\$11.21
Supplemental \$400 monthly Benefit	\$.60	\$1.35	\$3.45
Salary \$18,000—\$19,999			
Basic Plan \$600 monthly Benefit	\$1.88	\$5.06	\$13.73
Supplemental \$400 monthly Benefit	\$.60	\$1.35	\$3.45
Salary \$20,000—\$23,999			
Basic Plan \$600 monthly Benefit	\$1.88	\$5.06	\$13.73
Supplemental \$500 monthly Benefit	\$.90	\$2.03	\$ 5.18
Salary \$24,000—\$25,999			
Basic Plan \$600 monthly Benefit	\$1.88	\$5.06	\$13.73
Supplemental \$600 monthly Benefit	\$1.20	\$2.70	\$6.90
Salary \$26,000—\$27,999			
Basic Plan \$600 monthly Benefit	\$1.88	\$5.06	\$13.73
Supplemental \$700 monthly Benefit	\$1.50	\$3.38	\$ 7.43
Salary \$28,000—\$29,999			
Basic Plan \$700 monthly Benefit	\$2.25	\$6.07	\$16.23
Supplemental \$700 monthly Benefit	\$1.50	\$3.38	\$ 7.43
Salary \$30,000 and over			
Basic Plan \$700 monthly Benefit	\$2.25	\$6.07	\$16.23
Supplemental \$800 monthly Benefit	\$1.80	\$4.05	\$10.35

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

Above rates reflect a 25 percent premium credit beginning 1/1/2021. Credit may be different in subsequent years.

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 pages 6 and 7 for more information.

Group Term Life Insurance*

An unexpected death can bring great financial hardship to you or your family. Protect yourself with group 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	_____
TOTAL	_____

National Guard Group Term Life Insurance*

What is Group Term Life Insurance?

Group 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. NGAUS offers two term life insurance plans: Basic Techlife is custom-designed for Technicians, and Guardlife offers additional amounts of protection for you, PLUS optional coverage for your spouse and children.

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

- ★ Get up to \$175,000 of group term life insurance protection depending on your age. Money your family would need to adjust if you should die unexpectedly.
- ★ You are guaranteed acceptance up to \$50,000 of group term life insurance in this plan within your first 31 days of employment or during an official enrollment. 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 under the life insurance coverage. 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 for as long as you want (up to age 70), regardless of whether or not you retain your Technician status.
- ★ Double benefits are paid for your Accidental Death...on or off duty. This *additional* benefit is paid if your death occurs as a result of, and within 90 days of, a covered accident (as defined in your policy) even as an aircraft pilot or parachutist—unless the loss is caused by war or suicide.
- ★ 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 a covered accident while on State Active Duty, unless the loss is caused by war or suicide.
- ★ Low group rates make the plan affordable. The mass buying power of all Technicians keeps the rates down, so you get the most value for your money.
- ★ You can pay for the plan on payroll deduction. This extra feature makes the plan even more convenient.

(For Exclusions see pages 6 & 7)

(See chart on next page)

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

	TECHLIFE		GUARDLIFE		TECHLIFE + GUARDLIFE	
	BASIC OPEN ENROLLMENT		SUPPLEMENTAL OPEN ENROLLMENT		TOTAL OPEN ENROLLMENT	
Age	Benefit	Rate	Benefit	Rate	Benefit	Rate
Under 40	\$25,000	\$1.44	\$25,000	\$1.50	\$50,000	\$2.94
40-49	\$25,000	\$3.27	\$25,000	\$4.13	\$50,000	\$7.40
50-54	\$18,750	\$4.58	\$25,000	\$9.94	\$43,750	\$14.52
55-59	\$12,500	\$4.58	\$25,000	\$9.94	\$37,500	\$14.52

GUARDLIFE DEPENDENT'S LIFE INSURANCE

Spouse rate is \$.675 bi-weekly for \$10,000

Children's rates are \$.675 bi-weekly (covering all eligible children for \$2,000)

Note: Above rates reflect a 25 percent premium credit beginning 1/1/2021. Credit may be different in subsequent years. Premiums will increase based on your attained age each January 1. Rates for ages 60-64 and 65-69 are available upon request.

*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 life insurance policy (excluding the accidental death and 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 life insurance policy without evidence of insurability.

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 of New York’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 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 of New York*;
- 2) Any death occurring under the extension of the Death Benefit provision will only be paid as outlined in the Certificate of Insurance;
- 3) All coverage is subject to the terms and conditions of the insurance policy

and certificate issued by *ReliaStar Life Insurance Company of New York*;

- 4) 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 a 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 applicable waiting period or the first 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.

Exclusions

Benefits are not payable for disability income insurance for losses resulting from:

1. Sickness or injury which occurs in an act of war.
2. Sickness or injury which occurs while you are on military service for any country while you are insured.
3. Intentionally self-inflicted injury.
4. Injury for which a contributing cause was your commission or attempt to commit a felony or for which a contributing cause was your engagement in an illegal occupation.
5. Sickness or accidental injury resulting from your occupation and for which you receive benefits under a Workers' Compensation Act or similar law.
6. Mental or nervous disorders, or alcoholism, except as specifically provided in the applicable benefit.
7. The use of any narcotic, unless administered on the advice of a doctor.

How to Apply

1. Contact your HRO or NGAUSIT for enrollment instructions and forms.
2. 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)

This is a summary of benefits only. A complete description of benefits and limitations will be provided in the certificate of coverage.

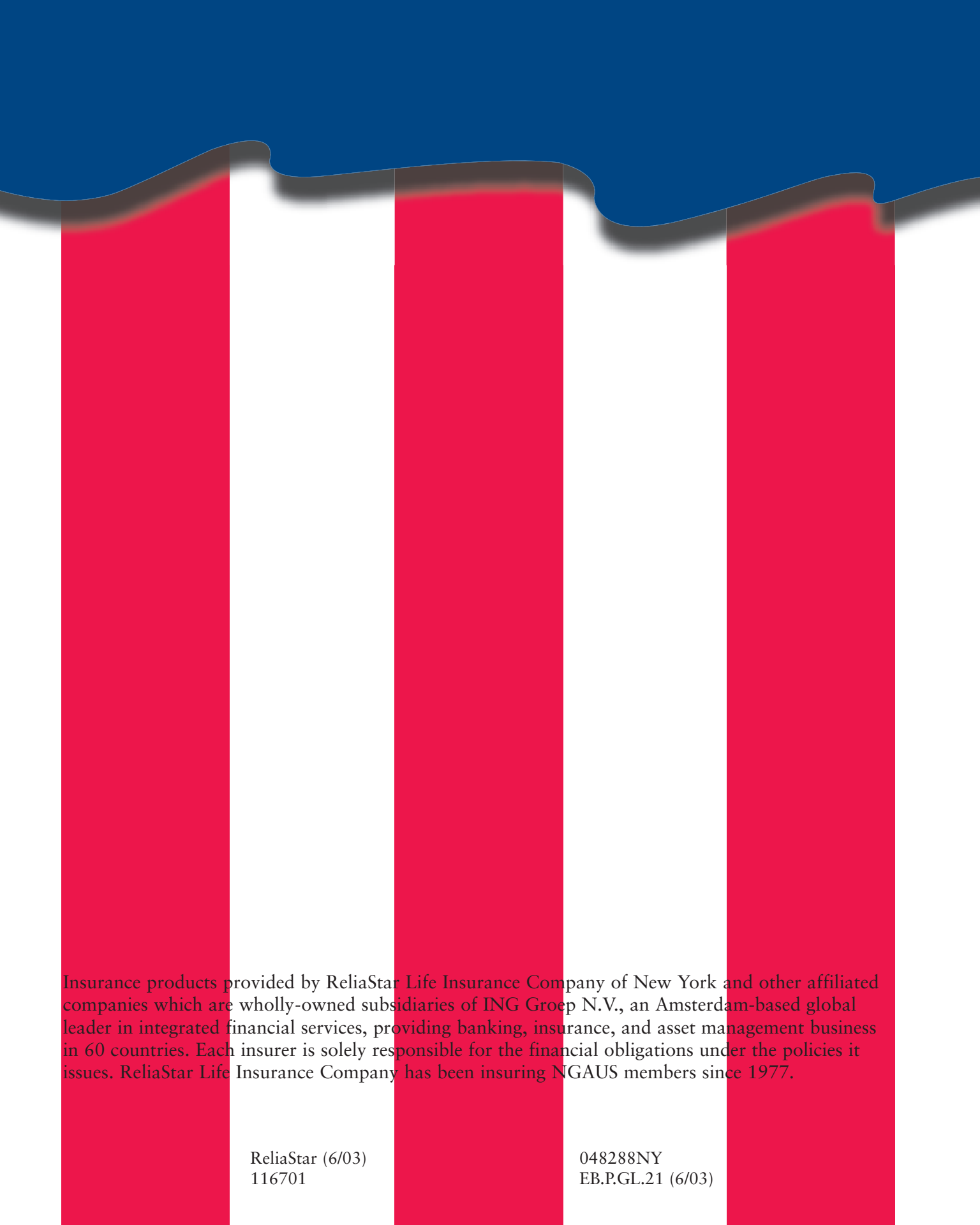
NGAUS Insurance Trust

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WWW.NGAUS.ORG

Notices

1. This is a brief outline of plan specifics and is not a contract of insurance. For complete details, consult the Certificate of Insurance sent upon enrollment.
2. This brochure provides information on the New York Technician Insurance plan only. Separate brochures and applications are available for other states.
3. 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.



Insurance products provided by ReliaStar Life Insurance Company of New York and other affiliated companies which are wholly-owned subsidiaries of ING Groep N.V., an Amsterdam-based global leader in integrated financial services, providing banking, insurance, and asset management business in 60 countries. Each insurer is solely responsible for the financial obligations under the policies it issues. ReliaStar Life Insurance Company has been insuring NGAUS members since 1977.

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