

NGAUS Insurance Program of New York

Group Disability Income and Term Life Insurance

NGAUS understands that unexpected life events can occur. We offer insurance plans designed to help protect your ability to provide for yourself and your family in the event of illness, accident or death.





Are you a new Hire?

You are **GUARANTEED ACCEPTANCE** if you enroll within 31 days of your employment – this means that no health questions are asked and evidence of insurability is not required.

Thereafter, your insurability must be approved by the insurance company.

Group Disability Income Insurance

Protect your income – without it, it may be hard to support yourself and your family's needs

If you become disabled and are unable to work for an extended period of time, how would you pay for your everyday bills? The right Disability Income Insurance can help.

What is Disability Income Insurance?

Disability Income Insurance is designed to protect one of your most important assets - your income. This benefit provides you with benefits to help replace lost income and the ability to meet your financial obligations while you are unable to work due to sickness or injury, so you and your family can go on with life.

The Basic Plan

Basic Disability provides **up to \$700** per month based on your salary. 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 a disability due to a covered sickness.

The Supplemental Plan

Supplemental Disability 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 for up to 10 years for a disability due to a covered accidental injury and for up to 3 years for a disability due to a covered sickness.



How can Disability Income benefits be used?

Once your claim is approved by the insurer, you will receive monthly benefits via direct deposit to replace a portion of your income based on your coverage level. You may use this benefit however you would like. Below are a few examples of how your Disability Income benefits could be used, depending on how much coverage you have:

- Mortgage or rent payment
- Groceries and utilities
- Medical bills and recovery expense

What are some common causes of Disability?

- Accidental injury
- Heart disease
- Cancer
- Arthritis
- Back Injuries
- Stroke

About Disability Income Insurance

What is Total Disability?

Total Disability, until you have qualified for monthly income benefits for 12 months, means 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 that you are or could reasonably become qualified to do by education, training, or experience.

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.

ACCIDENTAL INJURY	A bodily injury caused by an accident resulting in Total Disability. All injuries sustained in connection with one accident will be considered one injury.
SICKNESS	Any physical illness, mental illness, or complication of pregnancy which causes Total Disability.
If you are injured in an accident but do not become totally disabled for more than 180 days because of your injury, the disability will be treated as a sickness. Total disability must occur while you are insured under this plan.	

Is there a benefit paid for 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 the treatment of a mental or nervous disorder, or alcoholism, the insurance company will, while you are institutionalized, as defined by the group policy, 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.

Are recurring disabilities 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.

Are there any exclusions or limitations?

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

Intentionally self-inflicted injuries; Sickness or injury which occurs in an act of war; Sickness or injury which occurs while you are on military service for any country while you are insured; 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; Sickness or injury resulting from your occupation and for which you receive benefits under a Workers' Compensation Act or similar law; Mental or nervous disorders, or alcoholism, except as specifically provided in the applicable benefit; The use of any narcotic, unless administered on the advice of a doctor.

How much does it cost?

The affordable group rates are based on your salary and age, and are conveniently paid through payroll deduction.

Benefit payable based on your salary:			Bi-weekly premium by attained age:		
Salary Range	Plans	Monthly Benefit	Age		
			Under 40	40-49	50-64
Under \$18,000	Basic	\$500	\$1.50	\$4.05	\$11.21
	Supplemental	\$400	\$0.60	\$1.35	\$3.45
	Basic + Supplemental	\$900	\$2.10	\$5.40	\$14.66
\$18,000 – \$19,999	Basic	\$600	\$1.88	\$5.06	\$13.73
	Supplemental	\$400	\$0.60	\$1.35	\$3.45
	Basic + Supplemental	\$1,000	\$2.48	\$6.41	\$17.18
\$20,000 – \$23,999	Basic	\$600	\$1.88	\$5.06	\$13.73
	Supplemental	\$500	\$0.90	\$2.03	\$5.18
	Basic + Supplemental	\$1,100	\$2.78	\$7.09	\$18.91
\$24,000 – \$25,999	Basic	\$600	\$1.88	\$5.06	\$13.73
	Supplemental	\$600	\$1.20	\$2.70	\$6.90
	Basic + Supplemental	\$1,200	\$3.08	\$7.76	\$20.63
\$26,000 – \$27,999	Basic	\$600	\$1.88	\$5.06	\$13.73
	Supplemental	\$700	\$1.50	\$3.38	\$7.43
	Basic + Supplemental	\$1,300	\$3.38	\$8.44	\$21.16
\$28,000 – \$29,999	Basic	\$700	\$2.25	\$6.07	\$16.23
	Supplemental	\$700	\$1.50	\$3.38	\$7.43
	Basic + Supplemental	\$1,400	\$3.75	\$9.45	\$23.66
\$30,000 and over	Basic	\$700	\$2.25	\$6.07	\$16.23
	Supplemental	\$800	\$1.80	\$4.05	\$10.35
	Basic + Supplemental	\$1,500	\$4.05	\$10.12	\$26.58

Rates shown are as of January 1, 2021 and reflect a 25% premium discount. Premium discounts are not guaranteed but dependent on group experience and subject to change at any time. Premiums will increase each January after you enter the next age bracket or salary range.

IMPORTANT NOTICE:

ReliaStar Life Insurance Company of New York administers this insurance program and relies upon enrollment and salary information received from the National Guard Civilian Pay Input Sites to determine the bi-weekly premium to be payroll deducted. If the Input Site has not provided updated age or salary information as regularly requested, your premium deduction may not be accurate per the premium table in the group policy. Any claim for benefits may be adjusted on a pro-rata basis, based on the premium deducted versus the required premium, in accordance with the above-referenced table.

Meet Tom



Tom and his wife lived a busy life filled with work and taking care of their two children. At the age of 52, Tom suffered a back injury. At first his symptoms were mild but as time went on his symptoms progressed, Tom was no longer able to work.

Fortunately, Tom was covered under the **NGAUS Disability Income Insurance plan**, which provided him with benefits to replace a portion of his lost income while he was unable to work.

This allowed the family to stay in their home and helped pay their everyday expenses while coping with Tom’s declining health.

\$ 0	Tom’s monthly income while on Disability
- \$ 1,100	Mortgage payment
- \$ 300	Utilities
- \$ 300	Grocery expenses
- \$ 400	Medical expenses
- \$ 200	Other (insurance, gas, entertainment, etc.)
- \$ 2,300	Monthly expense deficit
+ \$ 700	Tom’s Basic disability benefit
+ \$ 800	Tom’s Supplemental disability benefit
+ \$	Tom’s other income (spouse income, social security, etc.)
\$	Left over for unexpected expenses or savings

The amounts shown are an example only. Actual costs/results may vary.

Estimating your Disability Income coverage needs

Many factors determine the amount of coverage you need. Use the below worksheet to help you get started. Keep in mind that it is for educational purposes only; you may want to consult with a financial expert when making a decision related to the amount of Disability coverage you need.

How much will you need monthly if you become disabled? Are there items you could cut back on?

1. Mortgage or rent payment, utilities	\$
2. Every day expenses like food, clothing, gas, parking, dependent care, etc.	\$
3. Medical costs (doctor visits, lab work, prescription drugs, etc.)	\$
4. Insurance premiums (life, auto, home, etc.)	\$
5. Debt payments (credit cards, student loans)	\$
6. Other expenses	\$
7. Estimated total monthly expenses (add items 1-6)	\$

How much will you earn while you are disabled?

8. Spouse's monthly income (if applicable)	\$
9. Employer sick pay	\$
10. Disability Insurance payments (state program, individual policies, etc.)	\$
11. Income from savings/investments	\$
12. Child/spousal support	\$
13. Other sources of income (family, friends, home equity loan, etc.)	\$
14. Estimated total monthly income (add items 7-13)	\$
15. Estimated total monthly income (line 14)	\$
16. Estimated total monthly expenses (line 7)	- \$
17. Estimated monthly surplus or shortage (subtract line 16 from 15)	\$

Based on your estimate above, if you became disabled and lost the ability to earn a paycheck, you would have _____ (line 17) to live on each month. If you have more expenses than income (a negative number), you likely need Disability Income coverage to provide financial protection.

The coverage provided by the NGAUS Disability Income plan can make a significant contribution to your financial well-being. Depending on your personal financial circumstances, you may need to supplement this coverage with additional Disability Income coverage to meet your specific needs. For more information, consult your financial professional.

NOTE: This is an estimate of your income, expenses and benefits and does not directly represent benefits to which you may be entitled. Disability Income benefits may be offset by other income and by other benefits related to your disability.



Are you a new Hire?

You are **GUARANTEED ACCEPTANCE** into this life insurance plan for up to \$50,000 of life insurance coverage, if you enroll within your first 31 days of employment – this means that no health questions are asked and evidence of insurability is not required.

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.

Group Term Life Insurance

Life insurance provides basic financial protection for your loved ones if something happens to you

How would your loved ones be affected if you passed away and they were left without your financial resources? Would they be able to pay their everyday expenses or would they need to make sacrifices?

Losing a loved one is never easy. The right life insurance coverage can simplify the lives of your loved ones, while protecting their financial future.

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 plus optional coverage for your spouse and children. Coverage, in amounts from \$25,000 up to \$175,000, can continue up to age 70. 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.

How can life insurance help?



Protect your home

Life insurance can enable your family to remain in the home, pay the mortgage and avoid the trauma of relocation.



Protect your family

Life insurance helps replace your income when your family needs it most.



Protect your children's education

Life insurance can help provide for your children's future.



Protect your finances

Life insurance can help cover medical bills and funeral costs as well as unplanned expenses and unforeseen financial crises.

About Term Life Insurance

<p>Eligibility / Coverage</p> <p>Basic TechLife is a custom-designed plan for NGAUS and GuardLife offers additional coverages for you, PLUS optional coverage for your spouse and children.</p>	<p>You must be actively at work to be eligible for the following life insurance coverage amounts that are available for you, your spouse and your eligible children:</p> <ul style="list-style-type: none"> You are guaranteed the following coverage by age if you enroll within your first 31 days of employment or during an official open enrollment period: <ul style="list-style-type: none"> \$50,000 (\$25,000 <i>Basic TechLife</i> + \$25,000 <i>GuardLife</i>) under age 50 \$43,750 (\$18,750 <i>Basic TechLife</i> + \$25,000 <i>GuardLife</i>) age 50-54 \$37,500 (\$12,500 <i>Basic TechLife</i> + \$25,000 <i>GuardLife</i>) age 55-59 Children's coverage (\$2,000 for each eligible child age 14 days but less than 19 years, student age 19 but less than age 25) An additional \$50,000 of State Active Duty Accidental Death Insurance is paid if you lose your life due to an accidental injury while you are on paid state active duty. You may apply for \$10,000 of GuardLife for your dependent spouse by providing evidence of insurability satisfactory to the insurance company. You may apply for up to \$175,000 of life insurance by providing evidence of insurability satisfactory to the insurance company.
<p>Accidental Death & Dismemberment Benefit</p>	<p>The AD&D benefit pays an additional benefit equal to the amount of your life coverage if your death is a result of, and within 90 days of, a covered accident – unless the loss is caused by war or suicide. In addition, if you are dismembered or lose your sight in a covered accident, you will receive a portion of your coverage depending on the accident's severity.</p>
<p>Extended Death Benefit</p>	<p>A death benefit is paid if you are totally disabled and die within 12 months of the date of your employment with the National Guard, as defined in the certificate.</p>
<p>Fully Portable</p>	<p>You can keep your coverage up to age 70 regardless of whether or not you retain your employment status.</p>
<p>Beneficiary</p>	<p>You may name your beneficiary. The insured parent is automatically the beneficiary of the children's insurance.</p>
<p>Conversion</p>	<p>If at any time up to age 70 you are no longer eligible for this insurance, you may convert your coverage (excluding the AD&D benefit) without proof of good health. You must apply for conversion within 31 days of the reduction or end of your coverage.</p>
<p>Continuous Coverage to age 70</p>	<p>Your coverage cannot be canceled as long as the group 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.</p>
<p>Limitations / Exclusions</p>	<p>There are no war or aviation exclusions to this life insurance coverage.</p> <p>Any death occurring under the Extended Death Benefit, State Active Duty Death Benefit or the AD&D Benefit will only be paid as outlined in the Certificate of Insurance.</p> <p>All coverage is subject to the terms and conditions of the insurance group policy issued by ReliaStar Life Insurance Company of New York and is contestable for two years from the effective date.</p>

How much does it cost?

The cost of life insurance varies based on your age and how much coverage you choose. You can pay for the plan on payroll deduction. This feature makes the plan even more convenient.

Basic TechLife Insurance Rates

Age	Bi-weekly rate by age and benefit	
	Benefit	Rate
Under 40	\$ 25,000	\$ 1.44
40 – 49	\$ 25,000	\$ 3.27
50 – 54	\$ 18,750	\$ 4.58
55 – 59	\$ 12,500	\$ 4.58
60 – 64	\$ 6,250	\$ 3.38
65 – 69	\$ 3,000	\$ 3.38

Supplemental GuardLife Insurance Rates

Age	Bi-weekly rate by age and benefit							
	Benefit	Rate	Benefit	Rate	Benefit	Rate	Benefit	Rate
Under 40	\$ 25,000	\$ 1.50	\$ 50,000	\$ 3.00	\$ 100,000	\$ 6.00	\$ 150,000	\$ 9.00
40 – 49	\$ 25,000	\$ 4.13	\$ 50,000	\$ 8.25	\$ 100,000	\$ 16.50	\$ 150,000	\$ 24.75
50 – 54	\$ 25,000	\$ 9.94	\$ 50,000	\$ 19.88	\$ 100,000	\$ 39.75	\$ 150,000	\$ 59.63
55 – 59	\$ 25,000	\$ 9.94	\$ 50,000	\$ 19.88	\$ 100,000	\$ 39.75	\$ 150,000	\$ 59.63
60 – 64	\$ 12,500	\$ 10.50	\$ 25,000	\$ 21.00	\$ 50,000	\$ 42.00	\$ 75,000	\$ 63.00
65 – 69	\$ 12,500	\$ 15.94	\$ 25,000	\$ 31.88	\$ 50,000	\$ 63.75	\$ 75,000	\$ 95.63

Dependent Spouse GuardLife Insurance Rates

Bi-weekly rate for \$10,000 of coverage

\$ 0.675

Dependent Child GuardLife Insurance Rates

Bi-weekly rate for \$2,000 of coverage.
One Bi-weekly rate covers all eligible children

\$ 0.675

Rates shown are guaranteed until December 31, 2021 and reflect a 25% premium discount. Premium discounts are not guaranteed but dependent on group experience and subject to change at any time.

For Basic TechLife, coverage reduces to \$18,750 at age 50, to \$12,500 at age 55, to \$6,250 at age 60, to \$3,000 at age 65, and terminates at age 70.

For Supplemental GuardLife, coverage reduces to 50% on your 60th birthday and terminates at age 70.

Important information about Disability Income and Term Life Insurance

Do I need to provide health information?

Generally, if you enroll when first eligible for coverage, you will not have to provide any health information. If 1) you are applying for coverage amounts over the Guaranteed Acceptance limit, 2) you are applying beyond your first 31 days of employment, 3) you are applying outside of an “open enrollment” period or, 4) your dependent spouse is applying for coverage, you will need to provide the insurer with health information on a form called “Evidence of Insurability”. This form includes questions about current and past health conditions. The insurer may also request information from your treating physicians. If evidence of insurability is required, it must be approved by the insurer before your coverage becomes effective.

Effective Date

Coverage is effective on the first day of the pay period following approval of your application by the insurer 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.

Take the next step to protecting your way of life with NGAUS Disability Income and Term Life Insurance

Contact your HRO or NGAUSIT for instructions and forms.

For questions and coverage details, please contact the NGAUS Insurance Trust office at (888) NGAUSIT (642-8748). Go to nga.us.org to learn more.



NGAUS Insurance Trust
One Massachusetts Avenue, NW
Washington, DC 20001

Disability Income Insurance coverage and Life Insurance coverage are provided under the terms of group insurance policy #28690-7, Policy Form C-2546A and C-2528A, Group Policy Form GLD-1080, issued and delivered in the state of New York to National Guard Association of the United States Insurance Trust as the policyholder and is governed by its laws.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of coverage. All coverage is subject to the terms of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern.

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 of New York (Woodbury, NY) a member of the Voya® family of companies.

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