

Technicians Insurance Program

Disability Income and Term Life Insurance with YOU in mind.

- ★ GUARANTEED ACCEPTANCE within your first 31 days of employment or during an official open enrollment period.
- ★ No health questions asked
- ★ No proof of evidence of insurability



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

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**. If you become disabled, as defined in the policy, this benefit helps replace lost income and the ability to meet your financial obligations while you are unable to work, so you and your family can go on with life.

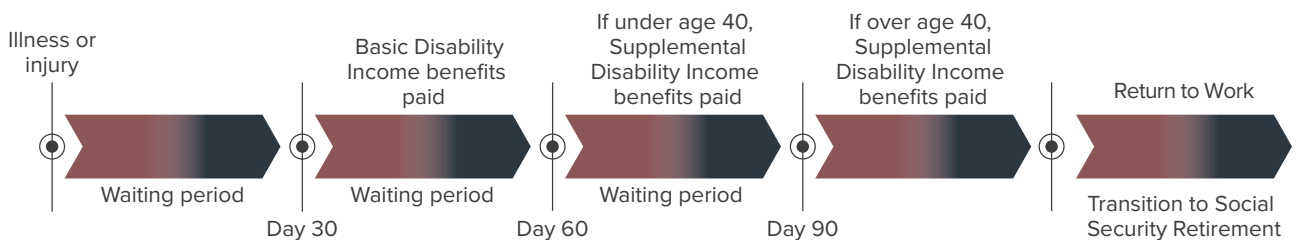
The Basic Plan

As a technician, you can get **up to \$1,800** per month from the Basic disability plan based on your salary. The Basic plan 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 a disability due to sickness. If age 60 or over on the date the insured becomes totally disabled, the maximum benefit period is 12 months.

Two months of Basic 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.

The Supplemental Plan

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 for up to 10 years for a disability due to an accidental injury and for up to 3 years for a disability due to sickness. If age 60 or over on the date the insured becomes totally disabled, the maximum benefit period is 12 months.



What are some common causes of Disability?

- ★ Accidental injury
- ★ Heart disease
- ★ Cancer
- ★ Arthritis
- ★ Back injuries
- ★ Stroke

How can Long Term Disability benefits be used?

When your claim is approved, you will receive monthly benefits via direct deposit to replace part of your income based on your coverage level. You may use this money however you would like. Below are a few examples of how your Long Term Disability benefits could be used, depending on how much coverage you have:

- ★ Rent or mortgage payment
- ★ Groceries and utilities
- ★ Medical bills and recovery expenses

How much does it cost?

National Guard Technicians under age 65 are eligible for affordable rates based on your salary and age, and are conveniently paid through payroll deduction.

Benefit Payment Schedule based 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
	Basic + Supplemental	\$900	\$2.80	\$7.20	\$19.55
\$18,000 – \$19,999	Basic Plan	\$600	\$2.50	\$6.75	\$18.30
	Supplemental	\$400	\$0.80	\$1.80	\$4.60
	Basic + Supplemental	\$1,000	\$3.30	\$8.55	\$22.90
\$20,000 – \$23,999	Basic Plan	\$600	\$2.50	\$6.75	\$18.30
	Supplemental	\$500	\$1.20	\$2.70	\$6.90
	Basic + Supplemental	\$1,100	\$3.70	\$9.45	\$25.20
\$24,000 – \$25,999	Basic Plan	\$600	\$2.50	\$6.75	\$18.30
	Supplemental	\$600	\$1.60	\$3.60	\$9.20
	Basic + Supplemental	\$1,200	\$4.10	\$10.35	\$27.50
\$26,000 – \$27,999	Basic Plan	\$600	\$2.50	\$6.75	\$18.30
	Supplemental	\$700	\$2.00	\$4.50	\$9.90
	Basic + Supplemental	\$1,300	\$4.50	\$11.25	\$28.20
\$28,000 – \$31,999	Basic Plan	\$700	\$3.00	\$8.10	\$21.65
	Supplemental	\$700	\$2.00	\$4.50	\$9.90
	Basic + Supplemental	\$1,400	\$5.00	\$12.60	\$31.55
\$32,000 – \$39,999	Basic Plan	\$800	\$3.20	\$9.20	\$24.80
	Supplemental	\$800	\$2.40	\$5.40	\$13.80
	Basic + Supplemental	\$1,600	\$5.60	\$14.60	\$38.60
\$40,000 – \$49,999	Basic Plan	\$1,000	\$4.40	\$11.70	\$31.20
	Supplemental	\$1,000	\$3.00	\$7.00	\$17.50
	Basic + Supplemental	\$2,000	\$7.40	\$18.70	\$48.70
\$50,000 – \$59,999	Basic Plan	\$1,100	\$4.95	\$13.20	\$34.65
	Supplemental	\$1,400	\$4.90	\$10.50	\$25.20
	Basic + Supplemental	\$2,500	\$9.85	\$23.70	\$59.85
\$60,000 – \$74,999	Basic Plan	\$1,250	\$5.63	\$15.00	\$39.38
	Supplemental	\$1,750	\$6.13	\$13.13	\$31.50
	Basic + Supplemental	\$3,000	\$11.76	\$28.13	\$70.88
\$75,000 – \$89,999	Basic Plan	\$1,500	\$6.75	\$18.00	\$47.25
	Supplemental	\$2,250	\$7.88	\$16.88	\$40.50
	Basic + Supplemental	\$3,750	\$14.63	\$34.88	\$87.75
\$90,000 and over	Basic Plan	\$1,800	\$9.20	\$24.55	\$64.43
	Supplemental	\$2,700	\$11.81	\$25.31	\$60.75
	Basic + Supplemental	\$4,500	\$21.02	\$49.86	\$125.18

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.

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.
SICKNESS	Any physical or mental illness or disease 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 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:

- ★ You have gone 90 consecutive treatment-free days, completed on or after the effective date of this insurance;
- ★ 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.

- ★ Maternity leave is included, if you have coverage in force prior to your pregnancy.
- ★ You do not have to deplete your sick leave or vacation time for the benefits to go into effect.
- ★ 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.

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 treatment of a mental or nervous disorder, or alcoholism, the insurance company will, while you are institutionalized, as defined by the 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 not payable if your disability is caused by, contributed to or resulting from your:

- ★ Intentionally self-inflicted injuries;
- ★ Act of war, declared or not;
- ★ Active Duty in Federal Service lasting more than 30 days or service in the Armed Forces of a foreign or international authority;
- ★ Accidents or sickness for which you are eligible for Workers' Compensation or similar coverage;
- ★ Mental or nervous conditions, alcoholism, except as specifically provided in the policy;
- ★ The use of any narcotic, unless administered on the advice of a physician.

Why should I enroll through NGAUS?

- ★ Insurance premiums are simply deducted from your paycheck.
- ★ We will waive your premiums while you are receiving benefits from us.
- ★ The cost of Disability Income Insurance through your employer is usually much lower than an individual Disability policy.

IMPORTANT NOTICE:

ReliaStar Life Insurance Company administers this insurance program and relies upon enrollment and salary information received from the National Guard Civilian Pay Input Sites to determine the biweekly 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 had purchased the **Technician Disability Income Insurance**, 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	Monthly mortgage payment
- \$350	Utilities
- \$600	Monthly grocery expenses
- \$400	Medical expenses
- \$200	Other (insurance, gas, entertainment, etc.)
- \$2,650	Monthly expense deficit
+ \$1,250	Basic Plan
+ \$1,750	Supplemental Plan
+ \$3,000	Tom's Monthly Technician Disability benefit
\$350	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. The calculator worksheet below can help you get started. (It is for educational purposes only – you may want to consult with a financial expert when making a decision.)

How much will you need monthly if you become disabled? Are there items you could cut back on; such as clothing, gas and cable?	
1. Mortgage/rent payment, utilities	\$
2. Every day expenses; like food, clothing, gas, parking, dependent care	\$
3. Medical costs (doctor visits, lab work, prescription drugs, etc.)	\$
4. Insurance premiums (e.g., life, auto, home)	\$
5. Debt payments (credit cards, student loans)	\$
6. Other expenses	\$
7. Estimated total monthly expenses (add items 1-6)	\$
How much will earn while you are disabled?	
8. Spouse's monthly income (if applicable)	\$
9. Employer sick pay	\$
10. Disability Insurance payments (state program, individual policy, 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 Technician 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.



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.

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, 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.

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

Eligibility / Coverage	<p>The following life insurance coverage amounts are available:</p> <ul style="list-style-type: none"> ★ From \$25,000 up to \$250,000 of life insurance for you and/or your spouse*. ★ \$1,000 for each eligible unmarried dependent child age 14-days to 6 months and; ★ \$5,000 OR \$10,000 for each eligible child age 6 months to 19-years, 25 if full-time student. <p>Either member or spouse may cover Dependent Children, but not both.</p>
Accidental Death Benefit	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.
Accelerated Death Benefit for Technician	Early payout if the technician has a life expectancy of 12 months or less, as certified by a physician. This benefit is equal to 50% of the technician's amount of life insurance in force, or \$50,000, whichever is less. Receipt of the accelerated benefit may be taxable, or may adversely affect your eligibility for Medicaid or other government benefits. You should consult your personal tax advisor to assess the impact of this benefit.
Waiver of Premium	In the event the insured is totally disabled, as defined by the certificate, for at least 6 months prior to age 60, coverage continues during their disability without payment. The amount of insurance will be based on the amount active at time of disability and will be subject to standard decreases beginning at age 65 with coverage terminating at age 70.
Fully Portable	You can 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.
Beneficiary	You may name your beneficiary. The insured parent is automatically the beneficiary of the children's insurance.
Conversion	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	<p>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.</p> <p>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 * Any death occurring under the extension of the Death Benefit provision will only be paid as outlined in the Certificate of Insurance * Benefits will not be paid for suicide during the first two years * All coverage is subject to the terms and conditions of the insurance policy issued by ReliaStar Life Insurance Company * All coverage 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.

Bi-Weekly Premiums for Term Life Benefits

Member or Spouse* Attained Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$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 ¹	\$17.25	\$34.50	\$69.00	\$88.50	\$118.00	\$147.50

Rates shown are guaranteed until December 31, 2020. Premiums will increase based on your attained age each January 1. One bi-weekly 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.

¹ Coverage reduces by 50% when you reach age 65 and terminates at age 70. (Premium reflects reduced benefit amount).

Important information about Disability Income and Term Life 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.

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

* In OR, spouse includes domestic partner.

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.

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, Minneapolis, MN, a member of the Voya® family of companies.

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