



# State Sponsored Life Insurance (SSLI)

National Guard Association of South Carolina Members and their Families

## \$1,000 Non-Contributory Member Death Benefit for Active Guard Members

This non-contributory member death benefit is provided to you by the NGASC. Active Guard members are covered 24/7 whether drilling or not as long as you meet one stipulation. You must complete the application, designate a beneficiary, and have your signature witnessed by one of the licensed association representatives.

## Coverage Programs

The Basic and Enhanced programs provide an AFBA survivor benefit funded by group term life insurance and underwritten by 5Star Life Insurance Company. The Basic SSLI program is not age banded in most states and has a level benefit to age 60. The Enhanced SSLI program has only three age bands and provides a level death benefit as long as current age based contributions are being received.

### Basic Coverage

The Basic program provides financial protection in the event of death. It also provides coverage for your spouse and/or children. Basic coverage gives you five benefit options, between \$5,000 and \$50,000, and you can apply for \$5,000 without evidence of insurability. Answer three simple health questions for additional coverage. Coverage is effective upon underwriting approval. Contact NGASC for full details.

### Enhanced Coverage

**Life Insurance Coverage** - You can purchase \$50,000 of protection starting at \$4 a month if you're under 50 years of age and don't use tobacco or nicotine products.\*

No medical exam for Guard members under age 50 applying for up to \$250,000 of coverage and ages 50-59 up to \$100,000. For spouses, no medical exam under age 40 up to \$250,000 and under age 50 up to \$150,000. Just complete the enrollment form and answer a few health questions. Coverage is effective upon underwriting approval.

**24 Hour Coverage** - No war or terrorism exclusions. Coverage on and off duty with no hazardous, line of duty or occupational restrictions.

**Coverage from \$50,000 to \$400,000** - Based on your individual situation, you decide how much coverage is right for you and your family.

**Emergency Death Benefit Payment** - Payment of up to \$15,000 mailed within one business day of notification of death (subject to contestability).

**Full Coverage After Retirement or Separation** - As long as contributions are paid, coverage continues to age 70.\*\* There are no occupation restrictions, so regardless of what you do after the military, you're covered. Regardless of any health issues that may develop in the future, you're still covered. Upon retirement or separation, policy contributions will be paid directly to AFBA rather than through allotment.

**Spouse coverage** - You can easily purchase coverage for your spouse on the same application.

### Learn More

For more information and full details, please speak with Jimmy Foley or contact NGASC at 803-254-8456.

\*A Tobacco User is one who has used any tobacco or nicotine products in the past 12 months.

\*\* After 70th birthday, Enhanced coverage terminates on coverage anniversary date.

Member death benefits provided through NGASC and AFBA are underwritten by 5Star Life Insurance Company (a Lincoln, Nebraska company), with an administrative office at: 909 N. Washington Street, Alexandria, VA 22314. Member death benefits not available in all states and U.S. Territories.

## Enhanced Coverage Rates

### Current Monthly Contributions (Male/Female) Non-Tobacco

| Age   | \$50,000 | \$100,000 | \$150,000 | \$200,000 | \$250,000 | \$300,000 | \$350,000 | \$400,000 |
|-------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 18-49 | \$4.00   | \$8.00    | \$12.00   | \$16.00   | \$20.00   | \$24.00   | \$28.00   | \$32.00   |
| 50-59 | \$18.00  | \$36.00   | \$54.00   | \$72.00   | \$90.00   | \$108.00  | \$126.00  | \$144.00  |
| 60-69 | \$44.00  | \$88.00   | \$132.00  | \$176.00  | \$220.00  | \$264.00  | \$308.00  | \$352.00  |

### Current Monthly Contributions (Male/Female) Tobacco\*

| Age   | \$50,000 | \$100,000 | \$150,000 | \$200,000 | \$250,000 | \$300,000 | \$350,000 | \$400,000 |
|-------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 18-49 | \$8.00   | \$16.00   | \$24.00   | \$32.00   | \$40.00   | \$48.00   | \$56.00   | \$64.00   |
| 50-59 | \$36.00  | \$72.00   | \$108.00  | \$144.00  | \$180.00  | \$216.00  | \$252.00  | \$288.00  |
| 60-69 | \$88.00  | \$176.00  | \$264.00  | \$352.00  | \$440.00  | \$528.00  | \$616.00  | \$704.00  |

\* A Tobacco User is one who has used tobacco or nicotine products in the past 12 months.

## Medical Requirements Charts

### Current or Former Military Member

| Age   | \$50,000            | \$50,001 - \$100,000                       | \$101,000 - \$150,000                      | \$151,000 - \$200,000                      | \$151,000 - \$200,000                      | \$201,000 - \$250,000                      | \$251,000 - \$300,000                      | \$301,000 - \$400,000                                   |
|-------|---------------------|--|--|--|--|--|--|---|
| 18-39 | Statement of Health | Statement of Health                        | Statement of Health                        | Statement of Health                        | Statement of Health                        | Statement of Health                        | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis              |
| 40-49 | Statement of Health | Statement of Health                        | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile, Urinalysis and Resting EKG |
| 50-59 | Statement of Health | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile, Urinalysis and Resting EKG |

### Non-Military Spouse

| Age   | \$50,000            | \$50,001 - \$100,000                       | \$101,000 - \$150,000                      | \$151,000 - \$200,000                      | \$151,000 - \$200,000                      | \$201,000 - \$250,000                      | \$251,000 - \$300,000                      | \$301,000 - \$400,000                                   |
|-------|---------------------|--|--|--|--|--|--|---|
| 18-39 | Statement of Health | Statement of Health                        | Statement of Health                        | Statement of Health                        | Statement of Health                        | Statement of Health                        | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis              |
| 40-49 | Statement of Health | Statement of Health                        | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile, Urinalysis and Resting EKG |
| 50-59 | Statement of Health | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile and Urinalysis | Paramed Exam, Blood Profile, Urinalysis and Resting EKG |

Statement of Health

Paramed Exam, Blood Profile and Urinalysis

Paramed Exam, Blood Profile, Urinalysis and Resting EKG

## About AFBA

The Armed Forces Benefit Association (AFBA) is a not-for-profit association established in 1947 to promote the general welfare and economic interests of military families during war and peace. Over time, we have expanded membership eligibility to also serve federal government employees and contractors, as well as first responders - law enforcement, firefighters, and emergency medical personnel.

Today, we serve over 647,000 members protected by \$46 billion of survivor benefits. \$2 billion of survivor benefits have been paid to the families of AFBA members since our founding.



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