



# \$150,000 Guaranteed-Issue Group Voluntary Term Life Insurance

for NYSBG Members and their Families

Choose \$10,000 - \$500,000\* worth of insurance in \$10,000 increments up to 5X your basic annual salary\*\*

• Apply for this term-life insurance if you are an active full time employee working at least 20 hours per week and are under age 75

• Spouses under age 75 can apply

• Dependent children, ages birth to 20 years old, are eligible

(Dependent children limited to \$10,000 at just \$1.20/month, for all dependents. Age 24 if currently a full time student.)

• Guaranteed-Issue Spousal coverage

(Limit is the lesser of 100% of employee coverage or \$300,000. Amounts over \$30,000 require evidence of insurability)

## Sample Monthly Costs for Members & Spouses

Attained Age	Member			Spouse		
	\$10,000	\$50,000	\$150,000	\$10,000	\$50,000	\$150,000
<30	\$ 0.83	\$ 4.15	\$ 12.45	\$ 0.87	\$ 4.35	\$ 13.05
30-34	\$ 1.00	\$ 5.00	\$ 15.00	\$ 0.87	\$ 4.35	\$ 13.05
35-39	\$ 1.41	\$ 7.05	\$ 21.15	\$ 1.39	\$ 6.95	\$ 20.85
40-44	\$ 2.03	\$ 10.15	\$ 30.45	\$ 1.91	\$ 9.55	\$ 28.65
45-49	\$ 3.16	\$ 15.80	\$ 47.40	\$ 2.43	\$ 12.15	\$ 36.45
50-54	\$ 5.11	\$ 25.55	\$ 76.65	\$ 3.99	\$ 19.95	\$ 59.85
55-59	\$ 7.64	\$ 38.20	\$ 114.60	\$ 7.11	\$ 35.55	\$ 106.65
60-64	\$ 13.09	\$ 65.45	\$ 196.35	\$ 9.97	\$ 49.85	\$ 149.55
65-69	\$ 22.35	\$111.75	\$ 335.25	\$ 16.73	\$ 83.65	\$ 250.95
70-74	\$ 39.70	\$198.50	\$ 595.50	\$ 28.95	\$144.75	\$ 434.25
75+	\$125.60	\$628.00	\$1,884.00	\$107.73	\$538.65	\$1,615.95

The above rates include AD&D coverage equal to the face value of the life policy.

### Call 1-631-654-0600 for More Information

This product is billed on a quarterly basis.

NYSBG Membership Required.

Enrollment & billing administered by Conference Associates, Inc.: A \$10 Billing & Admin Fee per invoice applies.

\*Amounts over \$150,000 require evidence of insurability

\*\* Example: An individual making \$25,000 a year can elect up to \$120,000 of insurance. A spouse may apply for an amount equal-to or less than the primary member's amount -only if member applies. Each dependent child is eligible for \$10,000. Life insurance benefits reduce at age 70 and again at 75, please see the back of this flier for more information. Please Note: **Previously declined applicants are not eligible for this Guaranteed-Issue offer.**

Policies issued by: **The Standard Life Insurance Company of New York.** Administrative Office: 360 Hamilton Avenue, White Plains, NY 10601. Policy Form Number SNY 12516-ALAA-445344. The underwriting risks, financial and contractual obligations and support functions associated with products issued by The Standard Life Insurance Company of New York are its responsibility. The policy will contain reductions, limitations, exclusions, and termination provisions. Policies and riders not available in all states. NYSBG and CAI are separate entities.

## **Life and AD&D Age Reductions**

- Under this plan, your coverage amount reduces by your age as follows:  
35 percent at age 70 and by 50 percent at age 75.
- Your spouse's coverage amount reduces by your spouse's age as follows:  
35 percent at age 70 and by 50 percent at age 75.
- If you, or your spouse, are age 70 or over, ask your human resources representative for the amount of coverage available.

## **Life Insurance Exclusions**

This plan contains an exclusion for death resulting from suicide or other intentionally self-inflicted injury. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death.

## **Life Insurance Features and Benefits**

Please see your human resources representative for additional information about the features and benefits below.

**Waiver of Premium:** If you become totally disabled, are under age 60, and complete a waiting period of 180 days, or if you receive an accelerated benefit for a qualifying medical condition and are under age 60, your Additional Life insurance benefit may continue without premium payment until age 65 provided you give us satisfactory proof that you remain totally disabled. Waiver of Premium does not apply to AD&D insurance.

**Accelerated Benefit:** If you become terminally ill, you may be eligible to receive up to 75 percent of your combined Basic and Additional Life benefit to a maximum of \$50,000.

**Portability:** If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage.

**Conversion:** If your insurance ends or reduces, you may be eligible to convert your life insurance to an individual life insurance policy without submitting proof of good health.

## **Additional AD&D Insurance Benefit Schedule**

The amount of this Additional AD&D benefit for loss of your, or your dependents, life is equal to the amount payable for your Additional Life or your Dependents Life benefit on the date of the accident. The amount of the Additional AD&D benefit for other covered losses is a percentage of the amount payable for the Additional AD&D benefit on the date of the accident as shown below.

Loss:	Percentage Payable:
Loss of Life	100%
One hand or one foot	50%
Sight in one eye	50%
Two or more of the losses listed above	100%

The loss must be caused solely and directly by an accident and occurs independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by a certified copy of the death certificate. All other losses must be certified by a physician in the appropriate specialty as determined by The Standard. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

## **Additional AD&D Insurance Exclusions**

AD&D benefits are not payable for death or dismemberment caused or contributed to by:

- War or act of war, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted injury, while sane or insane
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Intoxication or being under the influence of any narcotic, unless used or consumed according to the directions of a physician
- Sickness, except as a result of the accident
- Pregnancy, except for a complication of pregnancy resulting from the accident
- Medical or surgical treatment for any of the above

## **Group Insurance Certificate**

If coverage becomes effective, and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.