



Affordable Rates For You And Your Spouse (Smoker & Non-smoker)

The rate chart below represents the four coverage options available to you as a member of the National Guard. You can start your coverage as high as \$250,000 or as little as \$100,000.

Level to Age 50 means the monthly rate you start paying today, although not guaranteed, is designed to remain the same, until you reach age 50.

Please Note: This plan is available only to National Guard members and their spouses under age 50. If you're age 50 to 69, please see your Unit Administrator for other plans that you may be eligible for, or you can contact your state association.

Important Notes For All Plans Regarding Benefits And Premium Rates

Benefits may be changed by agreement between New York Life and the Group Policyholder. Benefit Amounts reduce automatically every 5 years starting at the Member's/Spouse's attainment of Age 50. Only current rates are shown in the table below and, although rates are not guaranteed, they are expected to remain level.

Rates may be changed on the Policy Anniversary or on the date Benefits are changed.

Children's Coverage

USBA Children's Coverage is low-cost term insurance designed to give your kids solid protection... and you peace of mind.

The monthly premium is \$1.50 per unit. Each unit covers all of your eligible children age 14 days to 23 years. (Stepchildren must be dependent on Member for over 50% of their support.)

A maximum of 4 units of children's coverage is available to Members insured under the Level to Age 50 Plan.

Premium rates may be changed by New York Life on the policy anniversary and on any date benefits are changed.

Please see certificate for complete plan details.

Member or Spouse Plan		
You must be a MEMBER of the National Guard, age 18 - 49 to apply		
Coverage Amount	Non-Smoker	Smoker*
\$250,000	\$16.00	\$32.00
\$200,000	\$13.00	\$26.00
\$150,000	\$10.00	\$20.00
\$100,000	\$7.00	\$14.00

**A smoker is defined to mean any nicotine usage in any form over the past 24 months. This includes tobacco, as well as nicotine patches, inhalers and gum.*

Children's Coverage	
Child's Current Age is...	Each \$1.50 Unit Insures all Eligible Dependent Children by Age
14 days to 6 months	\$1,000 per child
6 months to 2 years	\$2,000 per child
2 years to 3 years	\$4,000 per child
3 years thru 22 years	\$5,000 per child