



## **Lean~15 Term – Now Being Offered To All Active and Separated Tennessee National Guard Members In Amounts up to \$200,000**

### **What is Lean~15 and What does it cost?**

Your low monthly premium is dependent on your age, sex and smoking status when you start the plan. But your starting premium although not guaranteed is expected to remain level for a full 15 years!\* And so will your coverage amount.

### **I am 65 years old; can I apply for this coverage?**

Unfortunately, no, individuals applying for this policy must not be older than 64 ½ years old.

### **Do I have to be active in the Tennessee National Guard in order to apply?**

**NO!** That is one of the nicest benefits of this program – anyone that is a current or former member of the Tennessee National Guard may apply.

### **Do I have to be medically approved in order to obtain this coverage?**

Yes, all applicants must answer all health questions concerning their health and those for their dependents if applying for spouse or dependent coverage.

### **Can this be drafted from my checking account?**

**YES!** You may pay by monthly bank draft or if retired, from your monthly military retirement check.

### **Additional Benefits Available**

\$15,000 Emergency Death Payment - Can pay your spouse beneficiary an emergency payment of 50% of the proceeds (up to \$15,000) on telephone notification of your death. This can be very helpful at a time when other money may be tied up and hard to liquidate.

An accelerated death benefit that can pay you an amount equal to 50% of your coverage in force.

To request the Living Benefit, you must have at least \$50,000 coverage in force, be under age 84, (age 79 for N.Y. residents), and be diagnosed with a terminal condition which results in an expected life span of 12 months or less. Diagnosis and evaluation of the limited life expectancy must be provided.

### **How can I apply for this coverage?**

Contact the NGAT Group Insurance office at (615) 833.9100 or In-state Toll Free at 1. 888.642.8448 – Sheila Gilliland – Group Insurance Coordinator