



GROUP TERM LIFE INSURANCE PLAN



As a member of the armed forces, you understand the importance of protection better than most. But have you taken the necessary steps to help protect your loved ones' financial future in case you pass away prematurely? With AFSA Group Term Life Insurance, you can rest easy knowing your family's quality of life can remain intact—even if you're no longer in the picture.

“42% of American adults say they need life insurance, or more of it, representing a life insurance need-gap for about 102 million adults.”

“2024 Insurance Barometer: Securing the Future.” LIMRA & Life Happens. <https://www.limra.com/siteassets/research/research-abstracts-shared/2024/securing-the-future/2024-insurance-barometer--securing-the-future-infographic.pdf>. Accessed 9 Sept. 2024.

GROUP TERM LIFE INSURANCE

HOW MUCH COVERAGE CAN I APPLY/ENROLL FOR?

For standard issue coverage—meaning you'll have to go through full medical underwriting—members under age 60 can apply for \$25,000 to \$500,000* of coverage (in \$25,000 increments). Members ages 60 to 69 can apply for \$25,000 to \$100,000* of standard issue coverage (in \$25,000 increments).

For simplified issue coverage—meaning you'll only have to answer 3 medical questions—members under age 60 can apply for \$25,000 to \$200,000* of coverage (in \$25,000 increments).

For guaranteed issue coverage—eligible members under age 40 can also enroll for \$25,000 of coverage. No medical exam or health questions required.

WHO IS ELIGIBLE FOR COVERAGE?

AFSA members ages 19-69 who are full-time residents of the United States are eligible for the standard issue coverage. AFSA members who are under age 60 are eligible for simplified issue coverage.

All eligible AFSA members will be accepted under the guaranteed issue plan if: he or she is an active member under age 40 on the date the enrollment form is received; he or she enrolls within 45 days of the date of discharge from active military service or within 45 days of a change in family status.

CAN I APPLY FOR COVERAGE FOR MY SPOUSE AND CHILDREN?

Yes, they can apply for simplified issue coverage or standard issue coverage! Eligible members may apply for \$25,000 to \$200,000* (in \$25,000 increments) of simplified issue coverage and \$25,000 to \$500,000* (in \$25,000 increments) of standard issue coverage for their spouse. However, your spouse cannot apply for a higher benefit amount than you. If you and your spouse are both eligible members, only one may apply for coverage as a member, with the other applying as an eligible spouse. To be eligible for standard issue coverage, your spouse must be under age 70 and a U.S. citizen or legal resident. To be eligible for simplified issue coverage, your spouse must be under age 60 and a U.S. citizen or legal resident.

Eligible members may apply for \$500 of standard issue coverage for their eligible children ages 15 days to six months and \$10,000 of standard issue coverage for their eligible children ages 6 months and older. However, no children can be covered unless the eligible member or spouse is covered. Eligible children are unmarried dependent children who are under age 19 or under age 26 if enrolled full-time in a school of higher learning.

NOTE: Guaranteed-issue coverage is not available for your spouse or children.

*At age 70, benefits over \$100,000 will reduce to \$100,000 and at age 80, benefits over \$50,000 will reduce to \$50,000.

**Apply or enroll for coverage now at
HQAFSAplans.com/ApplyTL**

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WHAT IS THE LIVING BENEFIT OPTION?

With the living benefit option, you can receive up to 75% of your life insurance benefit (to a maximum of \$375,000) while you're still living if you're diagnosed with a terminal illness. To qualify, you must be a) under age 85; b) covered for a term life insurance benefit under the policy of at least \$25,000; and c) terminally ill with a life expectancy of 12 months or less. You must also give satisfactory proof of your terminal illness and request in writing a portion of your life insurance be paid as an accelerated benefit.*

*Accelerated benefits may be taxable. These materials are not intended to provide tax, accounting, or legal advice and cannot be relied upon for any such purpose. We recommend that you consult with a qualified tax advisor. Accelerated benefits may affect your or your family's initial or continued eligibility for public assistance, such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), we recommend that you consult with social service agencies with any questions regarding eligibility for public assistance.

HOW LONG CAN MY COVERAGE CONTINUE?

Eligible members and their spouses can continue coverage until age 85. Coverage will continue until you reach the policy age limit, you are no longer in an eligible class, you do not pay your premium when due, or the policy terminates. Dependent coverage ends when the member's coverage does or they are no longer eligible per the policy. Eligible child coverage can continue until age 19 (but not yet age 26 if a full-time student).

WILL I STILL HAVE TO PAY PREMIUMS IF I'M DISABLED?

If you are under age 60 and have had a disability for nine consecutive months that prevents you from working in any occupation or, if not employed, prevents you from engaging in the normal activities of a person of like age and gender in good health, we will waive your premiums under this policy. The waiver of premium will end if you are no longer disabled, fail to submit the required proof of loss, or attain the policy age limit.

WHEN WILL MY COVERAGE BECOME EFFECTIVE?

Your AFSA Group Term Life Insurance policy will become effective on the first day of the month after your application/enrollment form has been approved and your first premium is received. If, however, you or your dependent are confined in a hospital or elsewhere, coverage will not begin until you or your dependent are discharged and have engaged in the normal and customary activities of a person of similar age for at least 15 days.

Four in 10 middle-income Americans, or 50 million adults, acknowledge they live with a life insurance coverage gap.

"U.S. Life Insurance Need Gap Grows in 2024." Life Happens, 15 April 2024, <https://lifelifehappens.org/press/barometer-2024/>. Accessed 9 September 2024.

Questions? Contact an insurance specialist at **(888) 834-9024**.

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WHAT IF I DETERMINE THIS COVERAGE ISN'T RIGHT FOR ME?

When you become insured, you will be sent a Certificate of Insurance summarizing your insurance coverage. If you are not completely satisfied with the terms of your Certificate, you may return it within 30 days of the effective date and all premiums, minus any claims paid, will be refunded—no questions asked!

MONTHLY GROUP RATES per \$25,000

Standard and Simplified Issue Group Term Life

| Age | Nonsmoker | Smoker |
|-------|-----------|----------|
| <30 | \$1.85 | \$3.30 |
| 30-34 | \$2.02 | \$3.89 |
| 35-39 | \$2.50 | \$5.05 |
| 40-44 | \$3.65 | \$7.68 |
| 45-49 | \$5.74 | \$12.28 |
| 50-54 | \$9.11 | \$19.61 |
| 55-59 | \$15.69 | \$33.00 |
| 60-64 | \$21.59 | \$43.11 |
| 65-69 | \$34.45 | \$64.34 |
| 70-74 | \$55.39 | \$94.93 |
| 75-79 | \$93.41 | \$146.48 |
| 80-84 | \$164.65 | \$236.69 |

Rates are based on the attained age of the insured person and increase as you enter each new age category. Rates and/or benefits may be changed on a class basis. Smoker means you or your dependent who has smoked cigarettes or cigars or used a pipe or chewing tobacco, nicotine chewing gum, or snuff during the 12 months prior to the date application for coverage was made.

Dependent child rate (standard issue only): \$2.59 monthly

Rates age 65 and over are renewal rates only for the Standard Issue Program and rates age 60 and over are renewal rates only for the Simplified Issue Program.

This is private insurance. This insurance is not associated with SGLI.

EXCLUSIONS

If a covered person commits suicide within the first two years of coverage, the benefit payable is the premium paid to the date of death. During the two years following an increase in coverage, the benefit payable is the benefit in force prior to the increase plus premiums paid.

MONTHLY RATES per \$25,000

Guaranteed Issue Term Life*

| Age | Male | Female |
|-------|----------|----------|
| <30 | \$5.82 | \$2.77 |
| 30-34 | \$6.12 | \$3.71 |
| 35-39 | \$7.38 | \$5.08 |
| 40-44 | \$11.01 | \$7.41 |
| 45-49 | \$16.76 | \$12.72 |
| 50-54 | \$25.07 | \$22.57 |
| 55-59 | \$43.82 | \$36.99 |
| 60-64 | \$61.30 | \$46.37 |
| 65-69 | \$99.39 | \$66.78 |
| 70-74 | \$158.12 | \$100.77 |
| 75-79 | \$261.77 | \$163.18 |
| 80-84 | \$446.93 | \$287.98 |

*Since coverage is issued without Medical Underwriting, the premium rate being charged includes an extra mortality risk charge.

Rates age 40 and over are renewal rates only.

Rates are based on the attained age of the insured person and increase as you enter each new age category. Rates and/or benefits may be changed on a class basis.

PLAN ACCEPTANCE

Acceptance into this plan is subject to medical evidence of insurability as determined by The Hartford. Depending on your age, the amount of coverage you request, and your answers on the application, a medical examination, medical test(s), or other evidence of good health may be required. Any exams/tests requested by the company will be conducted at your convenience and at no expense to you.

**Apply or enroll for coverage now at
HQAFSAplans.com/ApplyTL**

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The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including Hartford Life and Accident Insurance Company under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.thehartford.com.

This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy (AGL-1953) as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company

detail exclusions, limitations, reduction of benefits, and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured and the Master Policy issued to the policyholder. This program may vary and may not be available to residents of all states.

PRODUCER COMPENSATION DISCLAIMER

Pearl is the Plan Administrator and insurance broker that administers the insurance plan on behalf of the Hartford Life and Accident Insurance Company for the benefit of the Group Policyholder.



Underwritten by Hartford Life and
Accident Insurance Company, Hartford,
CT 06155.

Brokered & administered by:



1200 E. Glen Ave.
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Questions? Contact an insurance specialist at **(888) 834-9024.**