

# **Frequently Asked Questions**

## **General:**

1. What is State Sponsored Life Insurance (SSLI)? The Wisconsin National Guard has been offering group term life insurance since 1979. This program is administered by the Wisconsin National Guard Association, Inc. New York Life Insurance Company underwrites our group policy.
2. Who is eligible to receive group term life insurance through WINGA, Inc.? Any active duty (AGR or Technician), M-Day soldier/airman, veteran or retiree of the Wisconsin National Guard.
3. Who is eligible to receive one year of no cost insurance with premiums waived for that year? New members of the National Guard will receive \$10,000 of no cost coverage for one year (first year premiums are paid by SSLI). Guardsmen must execute a GMA-G1 form within 90 days of enlisting in the Guard. After your first year in the Guard, you must execute a DD Form 2558 to continue the insurance with payroll deductions coming out of your monthly Guard payroll. If you do not sign a DD 2558 after your first year, your insurance coverage will terminate.
4. When does my SSLI insurance become effective? Your coverage is effective on the day the application and DD 2558 are signed by the insured, provided no medical review is required by NYLIC underwriters.
5. What happens to my insurance coverage if I am mobilized? Your insurance coverage continues as long as your premiums are paid when due.
6. What is a war clause? Many insurance plans exclude coverage if the insured dies in a war theater. This coverage does not have a war exclusion.
7. Are there any coverage exclusions? No. Coverage is available to you, your spouse and your children 24 hours/day, 365 days a year with no exclusions for aviation accident, hazardous duty, suicide or high-risk civilian occupations.
8. What type of life insurance is available through WINGA? Currently, the only program we offer is group term life insurance.

9. Are my spouse and children eligible for coverage? Yes. Refer to coverage and pay tables in the policy brochure. Also, there are some FAQ for spouse & dependent insurance later in this document.
10. Who may I list as a beneficiary? Anyone you choose. You may also identify multiple beneficiaries. Your beneficiary should be reviewed on a regular basis as your personal family situation changes.
11. What if my beneficiary is a minor? If you designate a minor as your beneficiary, there could be a delay in the payment of insurance proceeds at the time of your death. Payment can be delayed in some States (including Wisconsin) until a surviving parent, relative or other interested party obtains a court appointment as guardian of the minor's estate for the purpose of receiving the proceeds on behalf of the child. Before naming a minor as beneficiary, you may wish to consult with your attorney.
12. Is a medical exam required to apply? No. However, our underwriters, New York Life Insurance Company may require additional information **from you or your physician** depending on the answers to the medical questions on the application form.
13. What is the "automatic increase" feature? After being covered for one year, coverage for active guardsmen increases 70% with no increase in your premiums. Example: a \$10,000 policy increases to \$17,000 after one year. When you separate or retire from the Guard, the 70% automatic increase reduces to a 10% increase at no cost to you.
14. How do I pay my insurance premium? Members of the National Guard sign a DD Form 2558 and receive a monthly payroll deduction. Separated and retired guardsmen receive an invoice in the mail from the Insurance Office on a quarterly basis. Retired AGR may have a deduction taken out of their monthly retirement benefit.
15. What is the Accelerated Death Benefit (ADB)? ADB is available to a member or spouse who has been diagnosed by a physician to be terminally ill and a life expectancy of twelve (12) months or less. Contact the WINGA Insurance Office for more information.
16. Can I have both Servicemen's Group Life Insurance known as SGLI (Federal) and State Sponsored Life Insurance known as SSLI (State) life insurance at the same time? Yes, the two programs compliment each other.
17. What happens to my insurance if I transfer to another unit or move out of the State? If you transfer to another Guard unit in Wisconsin, there is

no impact. If you move out of State, you will be invoiced for your insurance premium rather than it being a payroll deduction and will not be able to increase coverage.

18. Can I change my insurance coverage, beneficiary or dependents at any time? Yes, provided you remain otherwise eligible. You will need to complete a new application form and a DD Form 2558. If you are separated or retired, you will need to complete a new application form.
19. Under what circumstances will I not be able to modify my coverage? If you are over age 60 and/or move out of State, you cannot increase your coverage or add dependents. Decreases in coverage can occur any time at the discretion of the insured.
20. Under what circumstances can I not purchase a new insurance policy? Separated and retired guardsmen must be under age 60 and residents of the State of Wisconsin. All applications are subject to New York Life Insurance Company's review.

### **Spouses and Dependents:**

1. What are the age limits for dependent children? Dependent children can be insured from 14 days to age 21. Dependent children who are full-time students can be insured to age 23.
2. If my spouse and I are both members for the National Guard, can we both claim the same dependents? No, only one parent may request coverage for your children.
3. If I have SSLI insurance and I want to increase my coverage, add spouse insurance or dependent coverage which forms must I complete?
  - a. Application form (active, separated and retired guardsmen)
  - b. DD form 2558 (active guardsmen only)
4. Can my spouse be insured as a spouse and as a dependent? Yes, as long as the spouses coverage is not greater than the members coverage. The member's total coverage includes the bonus amount.
5. Can my spouse and children have more coverage than me? No, spouse and dependent coverage cannot exceed member coverage.
6. If my spouse and I are both members of the National Guard, can we both apply for life insurance coverage? Yes, however, if both individuals elect member coverage, neither individual may apply for spouse coverage.

7. What happens to my coverage when I or my spouse reaches age 60? Life benefits are reduced by 50% at age 60. Your premium stays the same.

### **Separated and Retired:**

1. Can I keep my group term life insurance coverage after I separate or retire from the National Guard? Yes, your coverage can be retained until the member reaches age 70.
2. Am I eligible to purchase new insurance coverage after I separate or retire from the Guard? Yes, you and your spouse must be under age 60 and must complete an application form.
3. How much coverage is available to me after age 60? An insured is covered for 50% of the coverage face value. Maximum coverage available after age 60 is \$22,500 plus the 10% bonus would bring you to total coverage of \$24,750.
4. Can I increase or decrease my insurance coverage? Yes, you can change your coverage at any time before age 60. Any increase in insurance coverage requires review by our financial underwriter, New York Life Insurance Company.
5. Can I pay for my insurance premium with a credit card? No, currently, we only accept personal checks.
6. Will I need a medical exam? No. However, our underwriters, New York Life Insurance Company may require additional information **from you or your physician** depending on the answers to the medical questions on the application form.
7. Can I keep my insurance if I retire and relocate to a different State? Yes, your insurance coverage follows you wherever you live.

27 September 2011