State Sponsored Life Insurance

For members of the Wisconsin National Guard Association and their families

The State Sponsored Life Insurance (SSLI) program provides a valuable benefit for the Soldiers and Airmen of the Wisconsin National Guard Association (WINGA). Armed Forces Benefit Association (AFBA) provides this survivor benefit (funded by life insurance underwritten by 5Star Life Insurance Company). SSLI is a supplement to your SGLI coverage, with features that give you additional protection and peace of mind for you and your family.

Coverage Features	Servicemembers' Group Life Insurance (SGLI) Federal Program	State Sponsored Life Insurance (SSLI) State Program
Non-contributory survivor benefits paid for by WINGA: ▪ **$1,000** for ALL active Guard members[1] ▪ **$10,000** coverage for new Guardsmen[2]	X	✓
Coverage amounts: ▪ **SGLI:** $50,000 to $400,000 ▪ **SSLI:** $10,000 to $45,000	✓ $50,000 increments	✓ $5,000 increments
70% increase. Guardsmen receive a 70% increase paid for by WINGA after first year of coverage. (Maximum amount is $76,500 depending on coverage elected.)	X	✓
Coverage with no war or terrorism exclusions. No hazardous, line of duty or occupational restrictions.	✓	✓
Emergency death benefit. Payment mailed within one business day of notification of death (subject to contestability).	X 60-90 days	✓ One business day
Spouse and child coverage available. Purchase coverage for you, your spouse and children using one enrollment form. Spouse premiums do not increase with age.	X Spouse and child coverage is available through Family Service-members' Group Life Insurance (FSGLI) program	✓
Ease of payment. Simple payment available through military allotment.	✓	✓
Take it with you. After you retire or separate, you can continue coverage. ▪ **SGLI** converts to VGLI **with** premium rate increase ▪ **SSLI** maintains **with no** premium increase*	✓ No spouse coverage	✓ Spouse/dependent coverage continues
Support your Guard family. One third of your premium is returned to Wisconsin to support the officer and enlisted associations.	X	✓

[1] $1k benefit is no cost to Guardsmen as long as they remain in an active, drilling status
[2] $10k benefit is paid for by WINGA and benefit is good for one year
* Rates increase as member enters new age bracket. Coverage reduces by 50% at age 60 with premiums remaining the same.

SGLI information source: www.benefits.va.gov/insurance/sgli.asp

For more information visit: www.winga.org/insurance.html
WINGA Insurance Plan (SSLI) | 2400 Wright St., Madison, WI 53704-2572
P (608) 242-3100 | F (608) 242-3106 | email: insinfo@winga.org

AFBA

Member death benefits provided by AFBA are underwritten by 5Star Life Insurance Company (a Lincoln, Nebraska company). Member death benefits not available in all states and U.S. territories.

Policy: MAT POL
SSLICompareWI R1118
12/18