Monthly Contributions—Member									
Coverage amount	$10,000	$15,000	$20,000	$25,000	$30,000	$35,000	$40,000	$45,000
After 1 year benefit (50% bonus)*	($5,000)	($7,500)	($10,000)	($12,500)	($15,000)	($17,500)	($20,000)	($22,500)
Total	$15,000	$22,500	$30,000	$37,500	$45,000	$52,500	$60,000	$67,500
Age 20 and under	$4.16	$5.83	$7.50	$9.17	$10.84	$12.51	$14.18	$15.85
21-30	$4.50	$6.33	$8.00	$9.67	$11.34	$13.01	$14.68	$16.35
31-40	$4.83	$6.83	$8.50	$10.17	$11.84	$13.51	$15.18	$16.85
41-50	$5.16	$7.33	$9.00	$10.67	$12.34	$14.01	$15.68	$17.35
51-70**	$5.50	$7.83	$9.50	$11.17	$12.84	$14.51	$16.18	$17.85
Spouse Coverage** (Stand Alone–Spouse coverage amount cannot exceed member coverage amount)								
Coverage amount	$10,000	$15,000	$20,000	$25,000	$30,000	$35,000	$40,000	$45,000
Monthly contribution	$4.50	$5.83	$7.50	$9.17	$10.84	$12.50	$14.17	$15.84
Dependent Coverage (Includes spouse. Coverage cannot exceed member coverage amount)								
Coverage amount	$10,000	$15,000	$20,000					
Monthly contribution	$7.66	$10.99	$14.32					

* Fifty percent (50%) increase for active members of Wisconsin National Guard only.

Once separated from guard, 50% bonus reduces to 10% bonus.

** Life benefits reduce 50% at age 60. Contributions remain the same.

SSLI coverage ends at age 70, but conversion and Fed Protect program offered to continue coverage.

State Sponsored Life Insurance (SSLI)

Up to $45,000 Group Term life insurance benefits

1,000 NON-CONTRIBUTORY COVERAGE FOR ALL GUARD MEMBERS

You are covered 24 hours a day, 365 days a year

Spouse and child(ren) coverage available

No hazardous duty or civilian occupation restrictions

No War or Aviation exclusions

In most cases, all valid member claims paid within 24 hours of receiving proper notification

Whole life conversion or Fed Protect term life available at age 70

Wisconsin National Guard photo by Tech. Sgt. Jon LaDue

Individual certificate

Once approved, you will receive a Certificate of Insurance evidencing coverage provided under Group Policy MAT POL. This brochure summarizes the benefits available under the Group Policy. For specific provisions, please refer to your Certificate of Insurance.

You have a 30-day "free look" period to review the certificate to determine if the coverage meets your needs. If you determine it does not, simply write "cancel" on the face page, sign, date and return the certificate, without claim, to the Administrator within 30 days. You will also need to return a signed stop allotment (DD form 2558). We will refund contributions received and applied to your account, and you are under no further obligation—no questions asked.

Self Administered by:
WINGA Insurance Plan
2400 Wright Street
Madison, WI 53704-2572
608-242-3100
Email: insinfo@winga.org
www.winga.org/insurance.html

Underwritten by:
5Star Life Insurance Company
909 N. Washington Street
Alexandria, VA 22314

Disclaimer: Member death benefits provided by AFBA are underwritten by 5Star Life Insurance Company (a Lincoln, Nebraska company) with an administrative office at 909 N. Washington Street, Alexandria, VA 22314. Member death benefits not available in all states and U.S. territories.

State Sponsored Life Insurance (SSLI)

Group Term Life Insurance for Wisconsin National Guard Service Members

DMA Program

AFBA

Eligibility

All members of the Wisconsin National Guard including actively serving, separated, and retirees are eligible to apply for the SSLI program. You may also apply for a life insurance coverage for your eligible spouse or dependents. Eligible dependents include your lawful spouse under age 60 and unmarried children to age 21 (to age 27 if a full-time student). If both parents are members through our insurance member benefit, only one may request child coverage.

This coverage is provided through a member benefit sponsored through the Armed Forces Benefit Association (AFBA) and underwritten by 5Star Life Insurance Company (5Star Life).

$1,000 basic member benefit

The Wisconsin National Guard Association (WINGA) automatically pays for a $1,000 member benefit, effective on the date of your enlistment. The Basic Member Benefit will continue until you separate from active service in the Wisconsin National Guard or become otherwise ineligible. The Basic Member Benefit terminates at the end of the month in which the member discontinues active service in the Wisconsin National Guard.

$10,000 Guaranteed Issue benefit to new active Guard members

If you enroll within 120 days after joining the Wisconsin National Guard, you may request a $10,000 member benefit for the first year. This WINGA paid benefit becomes effective on the date we receive your enrollment form.

Payroll deduction available

Complete DD Form 2558 and the application form. If you do not qualify for payroll deduction, we will bill you quarterly.

24 hour payment of claims

5Star Life will pay a valid member's death claim within 24-hours of receipt of proper notification. Death claims that require further review or where death occurred within the two-year contestable period may not be payable within 24-hours.

Additional amounts available

WING members have the option of applying for additional member benefit coverage amounts up to $45,000 by submitting evidence of insurability satisfactory to 5Star Life. Coverage automatically increases by 50% for active guardsmen after one year. Upon separation from the Wisconsin National Guard, the 50% automatic increase will reduce to a 10% increase. You may also apply for coverage for up to $45,000 for your spouse (Spouse Only) or dependent coverage (Spouse & Child(ren)) as outlined in the Current Monthly Contributions chart. Spouse and/or dependent life insurance coverage amounts cannot exceed member coverage amounts at the time of application. Life benefits for member and spouse reduce by 50% at age 60 with no contribution change. The 50% automatic increase is not available to separated and retired members of WINGA.

When coverage ends

Your insurance benefit terminates if:

- contributions are not paid
- at the end of the payment period in which the member turns age 70; or
- the date the Group Policy terminates.

Dependent coverage will end when your coverage ends, when your dependent attains the termination age, or you or your dependent becomes otherwise ineligible. In the event of your death, the surviving spouse/dependent child can continue coverage provided payment of contributions received when due, and the dependent's eligibility status does not change.

Right to change benefits/rates

Future benefits are subject to change by agreement between 5Star Life and the policyholder. 5Star Life reserves the right to modify rates on the contribution due date, the date benefits change; but only on a class-wide basis. The definition of a class is a group of people of the same age and benefit option.

Effective date of additional coverage

Coverage is effective on the date the Plan Administrator receives the enrollment form, 5Star Life approves the coverage, and your payroll allotment form is accepted, or, if direct bill, contributions paid. The automatic 50% member benefit increase will take effect one year after the initial effective date in the plan, provided you are eligible.

Designating a minor as beneficiary

If the child(ren) designated **is (or are)** a minor, there may be a delay in disbursement of death proceeds if the beneficiary is a minor at the time of the insured's death. Disbursement of death proceeds can be delayed in the state of Wisconsin until a surviving parent, relative or other interested party obtains a court appointment as guardian of the minor's estate to receive the proceeds on behalf of the child. Before designating a minor child as your beneficiary, you may wish to consult an attorney.

Incontestability

The validity of life insurance that has passed the 2- year contestability period cannot be contested, except for eligibility and non-receipt of contributions.

Group conversion privilege

A Whole Life conversion right is available to each covered person whose coverage ends or reduces for any reason, except non-receipt of contributions or voluntary termination of life insurance coverage. Complete details are available in your certificate of insurance. You can obtain a conversion application from the SSLI Office.

Fed Protect Program

When your SSLI life insurance terminates at age 70, you have the option of enrolling yourself and your spouse in the Fed Protect term life insurance program. The enrollment period is between ages 70-75. Coverage is available in $5,000 increments up to $30,000. Coverage continues until death or age 121. Enrollment is not automatic and does require an application process including health questions. You can obtain enrollment information from the SSLI office.