



Notice:

Effective 1 January 2019, the State Sponsored Life Insurance Program (SSLI), administered by the Wisconsin National Guard Association, Inc. will have a new underwriter. Our previous underwriter is changing from New York Life Insurance Company (New York Life) to 5Star Life Insurance Company (5Star Life).

No action required on your part. This change will have no impact on your premium payment amount or life insurance coverage levels.

Claims before 1 January 2019, are the responsibility of New York Life and claims incurred on or after that date are the responsibility of 5Star Life. Under no circumstances will payments of benefits occur under both New York Life and 5Star Life policies for the same loss.

If you have any questions about this change in insurance coverage, please contact the SSLI Office at 608.242.3100 or email a question to

insinfo@winga.org

What's New with SSLI

(State Sponsored Life Insurance)

- The Wisconsin National Guard Association, Inc. is pleased to announce a new group term life insurance benefit available to all Wisconsin Guard members. Effective 1 January 2013 all actively serving Wisconsin Army and Air Guard members, including AGR, Technician and Traditional Guard members automatically receive \$1,000 of group term life insurance at no cost to you. (This benefit is paid for by the group policy holder, AFBA/5Star). When a Guard member retires or separates from the Wisconsin Guard, this \$1,000 of no-cost term life insurance coverage is no longer available. Those individuals wishing to designate a beneficiary can download the application form from a link on our web page.
- Guard members can now apply for increased life insurance coverage for their dependents. Previously a Guard member could receive a maximum of \$60,000 of life insurance on their spouse and \$15,000 on each dependent child. Effective 1 January 2013, this family coverage limit will increase to \$65,000 for your spouse and \$20,000 for your dependent children. Higher levels of coverage will require paying a slightly higher monthly premium.
- Dependent children who are full-time students are now covered through age 26. Once they reach age 27, they are no longer covered.

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. The Armed Forces Benefits Association (AFBA)/5Star 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. 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. Who is eligible to receive the \$1,000 of no-cost life insurance? All actively serving Wisconsin Guard members including AGR, Technicians, and traditional soldiers/airmen automatically received \$1,000 of group term life insurance effective 1 January 2013. Once you separate or retire from the National Guard this benefit is no longer available. This benefit is paid for by the group policy holder, AFBA/5Star. If you currently have SSLI coverage, you don't need to do anything; you will automatically receive an additional \$1,000 of term life insurance coverage. The beneficiary will be the most current individual(s) on file at the administrator's office. If no beneficiary is on file, in the event of a claim, the benefit will be paid to your estate. If you do not currently have SSLI, you have the option of designating a beneficiary who would be the recipient of the \$1,000 term life insurance benefit. Please contact the administrator's office for a beneficiary form. If you do not designate a specific beneficiary, then the claim payment of \$1,000 would be made to your estate in the event of your death.
5. 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 AFBA/5Star underwriters.
6. What happens to my insurance coverage if I am mobilized? Your insurance coverage continues as long as your premiums are paid when due.
7. 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.
8. 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.
9. What type of life insurance is available through WINGA? Currently, the only program we offer is group term life insurance.
10. 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.

11. 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.
12. 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.
13. Is a medical exam required to apply? No. However, our underwriters, AFBA/5Star may require additional information depending on the answers to the medical questions on the application form.
14. 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.
15. 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.
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 complement 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 AFBA/5Star 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 27.
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, AFBA/5Star.
5. Can I pay for my insurance premium with a credit card? No, currently, we only accept personal checks. However, we will start accepting credit cards in 2019.
6. Will I need a medical exam? No. However, our underwriters, AFBA/5Star may require additional information 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.

4 October 2018