

# **SSLI Frequently Asked Questions**

## **General:**

1. What is State Sponsored Life Insurance (SSLI)? The Wisconsin National Guard has been offering group term life insurance since 1971. 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, under age 60, of the Wisconsin National Guard.
3. Who is eligible to receive one year of no cost insurance with premiums waived for that year? If you enroll within 90 days after joining the Wisconsin National Guard, you may request \$10,000 of member coverage at no cost to you for the first year, without submitting evidence of insurability. This benefit will become effective on the date your enrollment form is received by WINGA Insurance Plan.
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 are automatically covered for \$1,000 of group term life insurance effective 1 January 2013. Once you separate or retire from the Wisconsin National Guard this benefit is no longer available. Premium is paid by your Wisconsin National Guard Association and this Basic Benefit will continue until you separate from active service in the Wisconsin National Guard or become otherwise ineligible. 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? Coverage is effective on the date the application is received by WINGA Insurance Plan, provided no medical review is required by NYLIC 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. Your Leave and Earning Statement (LES) will show a deduction for SSLI.

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. 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 will be a delay in the payment of insurance proceeds at the time of your death. Payment will 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, New York Life Insurance Company 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 guard member 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 to pay through a monthly payroll deduction. Separated and retired guard members receive an invoice in the mail from the Insurance Office on a quarterly basis. Retired members may have a payroll deduction taken out of their monthly retirement benefit.

16. 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 with a life expectancy of twelve (12) months or less. Contact the WINGA Insurance Office for more information.
17. 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.
18. 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.
19. Can I change my insurance coverage, beneficiary or dependents at any time? Yes, provided you remain otherwise eligible. Contact WINGA Insurance Plan for details.
20. Under what circumstances will I **not** be able to modify my coverage? If you are over age 60, you cannot increase your coverage or add dependents. Decreases in coverage can occur any time at the discretion of the insured.

### **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? You need to complete the following form(s):
  - a. Application form (active, separated and retired guard member)
  - b. DD form 2558 (active guard member only)
4. Can my spouse be insured as a spouse and as a dependent? Yes, as long as the spouse coverage is not greater than the member's coverage and as long as the spouse is not an eligible guard member who could apply for separate member 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? Both may apply for member coverage. If both apply for member coverage, neither may apply for spouse (stand alone) coverage.
7. Will my coverage be reduced when I or my spouse reaches age 60? Yes. Life benefits are reduced by 50% at age 60. Your premium stays the same.
8. What is the definition of a legal dependent? A legal dependent includes your spouse and any children who are your natural child, stepchild, adopted child, or foster child.

### **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? A member must enroll in the program before reaching 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. You can decrease coverage any time.
5. Can I pay for my insurance premium with a credit card? No. Currently, we only accept personal checks, Money Orders or cash.
6. Will I need a medical exam? No. However, our underwriters, New York Life Insurance Company 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 as long as you are not a resident of an excluded state.

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