

TLI

Term Life Insurance



Summary Plan Description

G E B A

Revision Date:
5/13/2010

Government Employees' Benefit Association, Inc.

Main Address
9800 Savage Road
OPS 2A (VCC Rm. 201)
Fort Meade
Maryland 20755-6104

Mailing Address
P.O. Box 206
Annapolis Junction
Maryland 20701-0206

Phone: (800) 826-1126 or (301) 688-7912

Fax: (301) 688-6694

Web: www.geba.com

Email: geba@geba.com

Serving Our Members For

50
YEARS

1957 - 2007

What is Group Term Life Insurance?

Life insurance is the foundation for all sound financial plans. It provides income for your beneficiaries in the event of your premature death. GEBA provides a group plan to participating members.

Why do I need it?

Life insurance can be used to pay off a mortgage or other debt, supplement a survivor's income, pay for college or other future costs, or to maintain a family's standard of living.

What are the benefits and features?

- Most members can save money with GEBA's term life insurance over the Federal Employees' Group Life Insurance Program (FEGLI).
- Up to \$500,000 of coverage available, regardless of salary, for members
- Up to \$250,000 of coverage available for spouse or domestic partner; up to 50% of member's coverage
- Coverage amount remains the same to age 65 with the ability to increase coverage with underwriting approval up to age 65
- Coverage remains in force after age 65 until death, based upon the available rate schedule.
- Accidental Death and Dismemberment Benefit equal to 50% of the amount of total life insurance coverage at no additional cost; also includes a \$5,000 Repatriation Benefit, \$10,000 Seatbelt Benefit, and \$5,000 airbag benefit
- Education Benefit providing the lesser of 12.5% of AD&D Benefit amount or \$12,500 per academic term up to eight terms per lifetime or \$100,000
- Living Benefit Option provides up to 50% of life coverage
- Dependent coverage remains in force at same cost if the insured member dies.
- **Term Life Insurance coverage will be paid in all acts of war (declared or undeclared) and terrorism. Accidental Death and Dismemberment coverage in all acts of war (declared or undeclared) and terrorism begins two years after effective date of coverage.**

* Special Enrollment Opportunity

If enrolling within the first 31 days of hire, or within a **Special Open Enrollment Period***, you need not complete the Evidence of Insurability Form for coverage amounts of \$250,000 or less for the member and \$50,000 or less for a spouse.

***Special Open Enrollment Opportunity:** Allows an automatic approval of up to \$250,000 of coverage for the member and \$50,000 for a spouse and \$10,000 for a child – with no medical underwriting.

💰 How much does the coverage cost?

Premiums for the member are based on age, and increase as the member ages and moves into the next age bracket. Coverage for spouse and child(ren) is priced as units. Each unit of dependent coverage provides \$10,000 of coverage for a spouse and \$2,000 per child. See rate table for biweekly costs.

💰 Flexible Payment Options

Premiums can be paid via payroll allotment (NSA employees only), automatic debit from a checking or savings account, or direct billing.

Are My Dependents Eligible?

Eligible dependents are your spouse (unless legally separated) or domestic partner and your unmarried children between 14 days old and up to 19 years of age. Unmarried children ages 19 through age 25 are eligible provided they are enrolled as full-time students and dependent upon you for support and maintenance. Unmarried dependent children over age 19 who are mentally impaired or physically handicapped are eligible to continue dependent coverage.

IF ENROLLING IN TERM LIFE INSURANCE DURING A GEBA OPEN ENROLLMENT PERIOD:

You're **GUARANTEED** to receive \$250,000 of term life insurance.

REMEMBER: Regardless of the decision, you are **GUARANTEED** \$250,000 of term life insurance coverage if enrolling during an open enrollment.

Open enrollment offer only available to those under the age of 65.

Are there any Exclusions and Limitations?

The GEBA Term Life Plan does not cover any loss from suicide for two years from the effective date of new or increased coverage. **Accidental Death and Dismemberment does not cover loss that occurs more than 365 days after an accident nor any loss resulting in a suicide, attempted suicide, act of war or terrorism within the first two years after the effective date of coverage, or any other exclusions specified in the Group Certificate.**

What if I Retire or Resign?

Once a GEBA member, always a GEBA member. That means as long as you continue to pay your premium, you're welcome to keep your Term Life Insurance.

Underlying Insurance Provider

The GEBA Term Life Insurance Plan is insured by Unum Life Insurance Company of America®. Unum Provident's financial strength ratings reflect the company's stability.



A.M. Best Rating	A- (Excellent)
Fitch	A- (Strong)
Moody's	Baa1 (Adequate)
S&P	A- (Strong)

**Ratings as of 10/2008*



How Do I Sign Up?

All active and retired civilian employees of the Intelligence Community, and military and contract employees assigned to NSA "W" may enroll for this coverage on behalf of themselves and their spouse or domestic partner and/or dependents. **To enroll for coverage under the plan, you must complete and sign an Enrollment Request Form and Evidence of Insurability Form.**

When Unum Life Insurance Company of America evaluates your medical evidence of insurability request, we need to ask you questions about the health and medical history of each person requesting insurance. In addition, we also request you to authorize any physician or hospital to provide us with reports, if necessary, at no charge to you about the health of each person requesting insurance. Any information obtained regarding your or other person's insurability will be treated as confidential. However, it may be released to other life insurance companies to whom you apply for life or health insurance or to whom you submit a claim.



What if My Circumstances Change? Can I Change My Coverage Amount?

You may increase coverage at any time, up to age 65, or decrease coverage at any time. To increase a coverage amount, you must complete and sign a new Enrollment Request Form and Evidence of Insurability Form. All increases in coverage are subject to medical underwriting and medical testing, if necessary. To decrease a coverage amount, please sign and complete a Reduction in Coverage Request Form.



How Do I File a Claim?

To report a death and begin an insurance claim, please contact the GEBA office at (301) 688-7912 or (800) 826-1126. A certified copy of the insured's death certificate will be required.



Need Additional Forms?

Enrollment Request Forms and Evidence of Insurability Forms can be obtained by calling the GEBA office at (301) 688-7912 or (800) 826-1126, stopping by the GEBA office at NSA, Ops 2A, VCC, Room 201, or via the internet at www.geba.com.

Please return all forms via mail to: *GEBA, P.O. Box 206, Annapolis Junction, MD 20701-0206*

We request you mail forms rather than fax them, please.

Administrative Information: The following information along with the information contained in the preceding Certificate of Insurance, comprises the Summary Plan Description under the Employee Retirement Income Security Act of 1974 (ERISA), as amended, for the benefits described in the preceding Certificate of Insurance. The plan is insured by Unum Life Insurance Company of America under a Group Contract issued to the GEBA Insurance Plan.

Important information concerning your plan is outlined below.:

Name of Plan: GEBA Term Life Insurance Plan.

Plan Participants: The plan provides benefits for all full-time members.

Name and Address of Plan Sponsor: Government Employees' Benefit Association, Inc., PO Box 206, Annapolis Junction, MD 20701, (301) 688-7912.

Plan Administrator and Agent for Service of Legal Process: Administrator, Government Employees' Benefit Association, Inc., PO Box 206, Annapolis Junction, MD 20701, (301) 688-7912.

For disputes arising under the insurance contract, service of legal process may be made upon Unum Life Insurance Company of America at one of its local offices or upon the Supervisory Official of the Insurance Department in the state in which you reside.

Plan Identification Number: 52-6051763

Policy Number: 592344

Type of Plan: Group Life Insurance

Type of Administration: Insurer Administration, UnumProvident Corporation, 2211 Congress Street, M347, Portland, Maine 04122.

Plan Year: The Plan's records are maintained on a Plan year basis ending December 31 each year.

Contributions: The cost of the plan is paid for by employee contributions.

Details of the Plan: Consult your Group Insurance certificate for details of the plan regarding eligibility for participation, description of benefits, and disqualification, ineligibility or denial, loss, forfeiture, or suspension of benefits.

Your Rights under ERISA

As a participant in the plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA), as amended. ERISA provides that all Plan participants shall be entitled to:

Receive Information About Your Plan and Benefits

1. Examine, without charge, at the GEBA Office, all plan documents and copies of all documents filed by the plan with the U.S. Department of Labor, such as the latest annual reports (form 5500 Series) and plan descriptions. This examination may take place between the hours of 10 a.m. and 3 p.m. Monday through Friday, except holidays.
2. Obtain copies of these plan documents (including insurance contracts and the Series 5500 report) upon written request to the Board of Directors of GEBA who may make a reasonable charge for the copies.
3. Receive a summary of the plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "Fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including an employer, your benefit association, or any other entity may discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

If your claim for a benefit is denied in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to this decision without charge, and to appeal any denial, all within certain time schedules. Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the plan and do not receive them within 30 days, you may file suit in federal district court. In such case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the plan administrator.

If you have a claim for benefits that are denied or ignored in whole or in part, you may file suit in a state or federal court. If the plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in federal court. The court will decide who should pay court costs and fees. If you lose, the court may order you to pay these costs and fees. For example, you may have to pay these fees if the court finds your claim to have been frivolous.

If you have any questions about the plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan Administrator, you should contact the nearest Area Office of the Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, DC 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.