

NEW HIRE SPECIAL OFFER*:

- > **\$1,600 monthly benefit guaranteed coverage for self**
- > **\$1,000 monthly benefit guaranteed coverage for spouse/domestic partner**

You must apply within 60 days of your hire date

*Must be age 55 or younger and a U.S. citizen

www.GEBA.com/newhire

GEBA Group Long Term Disability Insurance

Think of it as paycheck protection

GEBA's Group Long Term Disability Insurance helps protect you against the loss of your income when you need it most. It will pay a monthly benefit if you have a serious injury or accident that makes it impossible for you to work.

Affordable Quality Coverage

*Backed by the financial strength of New York Life Insurance Company***

- > **\$1,600 monthly benefit** with a waiting period of 60 or 90 days guaranteed for you. No medical questions.*
- > **\$1,000 monthly benefit** with a waiting period of 60 or 90 days guaranteed for your working spouse/domestic partner.* No medical questions.
- > Up to \$7,500 monthly benefits or 67% of your pre tax monthly salary, whichever is less, is available if you and your spouse/domestic partner need more coverage.
- > Benefit is tax-free, although you should consult your tax advisor.
- > Partial disability and rehabilitation benefits.
- > No premiums required after you begin receiving benefits.
- > Benefits are protected from inflation. A cost of living adjustment is made each year, after 12 months of being totally disabled. A maximum of 6% is added to your benefit every January 1 with up to five adjustments.

Myth #1: The government has me covered

Answer: Not as well as you might think

If you are under the impression the government already covers you for long term disability, you might want to consider these facts:

	GEBA Group Long Term Disability Insurance	FERS Retirement Disability
% of Coverage	Up to \$7,500 or 67% of your earned income	60% of base income (1st year) 40% of base income (2nd year and thereafter)
Taxable	No	Yes
Incapacity Definition	2 year own occupation, any occupation thereafter	<ul style="list-style-type: none"> • Own occupation • Disability must be expected for at least one year
Eligibility for Benefit	Immediate	After 18 months for NEW federal employees

*To qualify for this special offer, you must be age 55 or younger and a U.S. citizen, and apply within 60 days of your hire date and not previously declined for coverage.

**New York Life has received the highest financial strength ratings awarded to any U.S. life insurer by Standard & Poor's (AA+); A.M. Best (A++); Moody's (Aaa); and Fitch (AAA). Source: Individual Third – Party Ratings Report as of 7/30/18.

Who's Eligible?

- > Age 55 or younger to receive the special new hire guaranteed offer. You may also apply for a higher monthly benefit than the guaranteed offer (subject to medical underwriting).
- > Age 56-59 is still eligible to apply for GEBA's Long Term Disability Insurance. You must complete the full application.
- > A citizen or legal resident of the United States (excluding territories).
- > Actively working (30 hours/week or more).
- > A federal employee, military, or contractor assigned to NSA-W.
- > An actively working spouse/domestic partner of a GEBA member.

Current 2019 Cost of Coverage for Special New Hire Offers

Age	\$1,600 Monthly Benefit for Self				\$1,000 Monthly Benefit for Spouse			
	60-day waiting period		90-day waiting period		60-day waiting period		90-day waiting period	
	Biweekly*	Monthly	Biweekly*	Monthly	Biweekly*	Monthly	Biweekly*	Monthly
16-25	\$5	\$10.83	\$4	\$8.67	\$3	\$6.50	\$2	\$4.33
26-39	\$7	\$15.17	\$6	\$13	\$4	\$8.67	\$3	\$6.50
40-49	\$12	\$26	\$10	\$21.67	\$7	\$15.17	\$6	\$13
50-59	\$18	\$39	\$15	\$32.50	\$11	\$23.83	\$9	\$19.50
60-69**	\$22	\$47.67	\$19	\$41.17	\$14	\$30.33	\$12	\$26.00

The cost increases as the member grows older. For a complete rate chart and monthly benefit options, visit www.GEBA.com/ltd.

*NSA/DIA employees only

**For renewal only

Apply Online!

Go to www.GEBA.com/newhire. Your information is protected. It takes just minutes to complete the form online!

Or, if you prefer, you may send the attached completed long term disability enrollment form to GEBA via mail, email, or fax.

You must apply within 60 days of your hire date to take advantage of the guaranteed long term disability offer.



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www.GEBA.com*



This Group Term Life Insurance Plan is Underwritten by:
 New York Life Insurance Company
 51 Madison Avenue, New York, NY 10010
 Under Group Policy No. G-29344-0
 On Policy Form GMR-FACE/G-29344-0