

NEW HIRE SPECIAL OFFER*:

- > **\$100,000** guaranteed coverage for self
- > **\$50,000** guaranteed coverage for spouse/ domestic partner
- > **\$20,000** dependent child coverage

You must apply within 60 days of your hire date

www.GEBA.com/newhire

GEBA Group Term Life Insurance

So your loved ones can continue their lifestyle

GEBA's Group Term Life Insurance Plan was designed for a simple purpose: to help provide financial protection for your loved ones in the event of your death. It's an important part of your overall financial plan.

Affordable Quality Coverage

*Backed by the Financial Strength of New York Life Insurance Company***

- > **\$100,000** guaranteed life insurance coverage* for you. No medical questions. Up to \$600,000 of coverage is available if you want to provide additional financial security for your family.
- > **\$50,000** guaranteed life insurance coverage* for your spouse/domestic partner. Up to \$300,000 of spousal coverage or 100% of your coverage, whichever is less, is available.
- > Dependent child coverage of **\$20,000 up to age 26**.
- > Covers Acts of War and Terrorism.
- > Coverage you can keep if you leave your federal job or retire.
- > Coverage for Accidental Death & Dismemberment at no additional charge, equal to 50% of your life insurance amount.

Who is Eligible?

- > Age 55 or younger to qualify for the **guaranteed** offer. You may also apply for more coverage than the guaranteed offer (subject to medical underwriting).
- > Age 55-64 is still eligible to apply for Group Term Life Insurance. You must complete the full application.
- > A federal employee, military, or contractor assigned to NSA-W.
- > A citizen or legal resident of the United States (excluding territories).

How Much Coverage Should I Consider?

While individual financial and personal situations affect the coverage needed, this calculator provides a simple way to estimate the life insurance amount you may require.

Immediate Expenses (final expenses, debts):

\$

Ongoing Expenses (childcare, food, mortgage, utilities, transportation, etc. # of years x annual amount):

\$

Future Expenses (college, weddings):

\$

Total Life Insurance Needed

\$

GEBA's licensed Financial Consultants are available to assist you with determining the right amount of life insurance you need.

*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.

Current 2019 Cost of Coverage for New Hire Special Offers

Age	Biweekly Premium*		Monthly Premium	
	\$50,000	\$100,000	\$50,000	100,000
<31	\$1	\$2	\$2.17	\$4.33
31-40	\$2	\$3	\$4.33	\$6.50
41-50	\$3	\$6	\$6.50	\$13
51-55	\$6	\$12	\$13	\$26
56-60	\$11	\$21	\$23.83	\$45.50
61-64	\$15	\$30	\$32.50	\$65
65 and over**	\$15	\$30	\$32.50	\$65

Dependent Child Coverage of \$20,000: Biweekly Premium - \$1.00 and Monthly Premium is \$2.17.

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

*NSA/DIA employees only.

**For renewal only Coverage will reduce for members as follows: at age 65 coverage amount reduces to 50% of benefit, at age 70 coverage reduces to 30%, at age 75 coverage amount reduces to 15%, and at age 80 coverage terminates. Premiums do not reduce.

Compare GEBA Group Term Life Insurance to FEGLI for Value, Price, and Coverage

Federal employees are automatically enrolled in life insurance through the Federal Employee Group Life Insurance (FEGLI). We encourage you to check out your other options for life insurance in place and in addition to FEGLI.

Feature	GEBA	FEGLI
Coverage for Federal Employee	Up to \$600,000 regardless of pay	Up to six times annual base pay
Coverage for Spouse/Domestic Partner	Minimum: \$50,000 Maximum: Up to \$300,000 or 100% of your coverage, whichever is less	Minimum: \$5,000 Maximum: \$25,000
Coverage for Dependent Children	\$20,000 Up to age 26	Minimum: \$2,500 Maximum: \$12,500 Up to age 22
Portability	You can KEEP this insurance if you resign or retire from your federal employment	Coverage ends if you resign from your federal employment

For a cost comparison, go to www.GEBA.com/compare and click on the GEBA vs. FEGLI calculator.

Apply Online!

Go to www.GEBA.com/newhire. Your information is protected. If you prefer, you may download the term life enrollment form, and send your completed application to GEBA via mail, fax, or email.

You must apply within 60 days of your hire date to take advantage of the guaranteed life insurance 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-29555-1
On Policy Form GMR-FACE/G-29555-1