

# MEMORANDUM



TO: Ohio National Guard  
FROM: ING ReliaStar Life Insurance Company  
DATE: 09/18/09  
RE: Open Enrollment Instructions  
NGAUS Technician Insurance Program

On behalf of the National Guard Association of the United States (NGAUS), we are pleased to provide you with this information regarding the upcoming open enrollment period. ReliaStar underwrites the plans and provides for the administration of the programs. ReliaStar Life Insurance Company, Minneapolis, Minnesota, a company rated A+ (excellent) by A.M. Best has been insuring NGAUS members since 1977.

**The open enrollment period will be from November 9, 2009 through December 14, 2009.**

**During this time period, Ohio Technicians can enroll in the NGAUS Insurance Program:**

- Guaranteed Issue for Technicians into the Disability Insurance Program- no health questions or exams required.
- Guaranteed Issue up to \$50,000 for Technicians into the Life Insurance Program.

(Member Life coverage over \$50,000 and ALL Spouse life insurance coverage is not guaranteed issue- must fill out application form # 41952c.

**It is important to note that coverage applied for during the open enrollment period of November 9, 2009 through December 14, 2009 will not take effect until the first day of the pay period in which the first deduction for the premium is made.**

## **Forms / Supplies / Instructions:**

### **1) Open Enrollment Form (Form # 46639a-OH, SC, SD, TX)**

The Location of Paying Office/Number blank should be filled in the same for ALL applicants at a particular location. This is important to ensure the payroll deductions occur correctly. The HRO may want to pre-fill in this blank prior to passing out the forms or use some other method to make sure this field is filled in correctly.

**For Ohio the correct codes are:**

**360 - all Army Technicians  
362 - Air Technicians – Columbus  
363 - Air Technicians – Mansfield  
364 - Air Technicians - Springfield  
365 - Air Technicians - Swanton**

### **2) Supplies: Open Enrollment Forms, Application Forms, Brochures.**

The HRO will be sent a supply of brochures and enrollment forms that can be given out to Technicians.

### **3) Instructions: Pages from our Administration Manual.**

The following pages will provide general information you may need so that Technicians are properly enrolled in the insurance products. Technician Term Life and Disability Coverage

## PRODUCT DESIGN

### **NATIONAL GUARD DISABILITY INCOME INSURANCE**

#### **TECHPAY - Basic Disability Income**

- Coverage is available to the technician only, to age 60.
- Guaranteed Issue if applied for within 31 days of employment or during open enrollments.
  - \$500 to \$1,100 monthly disability benefit depending on salary.
  - 30-day elimination period before benefits begin.
  - Pregnancy is covered as any other illness under the Long-Term Disability Plan (TECHPAY) portion of this plan (subject to Pre-Existing limitation)

#### **TECHPAY - Supplemental Disability Income**

- Coverage available to technician only, to age 60.
- Must be enrolled in TECHPAY-Basic.
- Guaranteed Issue if applied for within 31 days of employment or during open enrollments.
  - \$400 to \$1,400 monthly benefit based on salary.
  - 60-day elimination period if under age 40, 90-day elimination period if age 40-59.

### **NATIONAL GUARD TERM LIFE**

- Coverage available to technician and/or spouse\*, to age 70.
- Term insurance coverage. Accidental Death benefit of \$50,000 while on paid state Active Duty.
- At age 65 coverage reduces 50%; coverage terminates at age 70.
- Children's coverage up to \$10,000 each, available on either technician or spouse, not both.
- Guaranteed Issue for technician only for \$50,000 of coverage if application is made within 31 days of employment or during open enrollments. Technician coverage over \$50,000 and any spouse coverage needs to be approved by the Underwriter.

*This document summarized the Group Policy. A complete description of benefits and limitations of the plan can found in the insurance policy. In case of differences or errors, the Group Policy rules.*

# Technician Term Life and Disability Coverage

## ENROLLMENT

### Open Enrollees

All Ohio Technicians are eligible for a special enrollment period from **November 9, 2009 through December 14, 2009**. During this open enrollment period, actively employed technicians may apply for the Term Life and/or LTD plans on a guaranteed issue basis. This means there are no health questions or exams. There is no medical underwriting for eligible applicants during this enrollment period.

Please note that while the qualifying Technician is guaranteed entry into the plan, all normal plan provisions do apply. This includes Pre-Existing Conditions. But, even someone with a pre-existing condition who would normally be declined in medical underwriting could gain entry into the plan under this open enrollment. So, while an existing pre-existing condition may not be covered, any other new disability occurring after coverage is in place could be eligible.

Please refer to the sales brochures for product details.

The Member applicant should complete an Open Enrollment Form (form # 46639a-OH, SC, SD, TX) and this form should be routed to the Ohio HRO.

If life insurance coverage over the guaranteed issue amount of \$50,000 is applied for, Application Form # 41952c must be filled out and routed to the Ohio HRO. Also, all Spouse life insurance coverage must be underwritten using this same form # 41952c.

Open Enrollment consideration will not be given unless the enrollment forms are properly dated and signed.

The HRO should review the application for completeness. **The HRO will forward appropriate copies of the application to The NGAUS Insurance Trust office** for proper processing.

### Effective Dates

- The effective date for each coverage will be the first day of the pay period in which the full deduction is made for each coverage as applied for by the individual, and approved and assigned by ReliaStar (where applicable). In no event may the effective date precede the date of application, date of employment, or date of approval of application by ReliaStar.
- Absence or Leave without Pay (LWOP) Status: If the technician is away from work and not performing the duties of his occupation as a technician, on the date his insurance would normally become effective, the effective date of his insurance will be deferred until he returns to his duties. On initial enrollment, if the absence is for longer than the thirty-one (31) days allowed, he can still be enrolled, without a physical examination, provided he has previously completed the enrollment form.

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# Technician Term Life and Disability Coverage

## ELIGIBILITY

### TECHNICIAN COVERAGE

AN ELIGIBLE INDIVIDUAL is defined as any person (or the spouse of such a person for certain coverages) who is employed on a full-time basis and is actively at work on his effective date as a Technician in either the Army National Guard or Air National Guard, or is assigned by competent authority to work on a full-time basis with a State Military Department in a state whose Adjutant General or other comparable officer has agreed to participate in the Insurance Trust.

### CHILDREN'S COVERAGE (Under the technician's and/or his spouse's Term Life)

#### ELIGIBLE CHILDREN:

- Unmarried children of the technician and/or his spouse
- Natural and adopted children of the technician and/or his spouse
- Ages of 14 days to age 19 (to age 25, if a full-time student).
- Unmarried stepchildren and foster children are also eligible if they are actually dependent upon the technician for support and maintenance and live with the technician in a permanent parent-child relationship.

## BENEFICIARY DESIGNATIONS

Beneficiaries are the individuals designated to receive proceeds from the Term Life plan upon the insured's death. The insured designates the beneficiaries when completing the initial enrollment form for coverage.

It is important that beneficiary designations be kept up to date. This will ensure the appropriate beneficiary receives the plan's benefit. Beneficiary designations should be checked when changes occur, such as the birth of a child, name change, divorce, death in the family, or when any other correction is needed.

### Designations not allowed

The plan/policyholder cannot be named as beneficiary.

### Completing Beneficiary Designations on Enrollment Forms

You provide the insured with a Term Life enrollment form. The enrollment form has the appropriate fields for the insured's name, social security number, amount of coverage requested, beneficiary designation, etc. The insured should complete this enrollment form and return it to you. After you have reviewed the enrollment form, forward it to ReliaStar Employee Benefits Worksite Administration area.

# Technician Term Life and Disability Coverage

## BENEFICIARY DESIGNATIONS (cont.)

### **Change of Beneficiary**

If an insured wants to change his/her beneficiary(ies), a Change of Beneficiary form (#007248) must be completed.

### **Other Beneficiaries**

If an insured wants to name a trust or his/her estate as beneficiary, this should be indicated on the enrollment form. If a trust is named as the beneficiary, the name of the trust, the trustee, and the date of the trust should be included on the form. At the time of a claim, ReliaStar will request a copy of the trust and a statement from the trustee indicating the trust is still in effect and the trustee is willing to act.

If a charity or organization is named as beneficiary, the city and state of the charity or organization must be included.

### **Additional Beneficiaries**

If there is not enough room to list all beneficiaries in the space provided, additional beneficiaries can be named on a separate piece of paper. The insured should list their name and plan/policy number on the sheet of paper; and sign and date it and attach it to his/her enrollment form.

### **Contingent Beneficiaries**

An insured may designate a contingent beneficiary or beneficiaries. Contingent beneficiaries can be listed on a separate piece of paper. The insured should sign and date this paper and attach it to his/her enrollment form.

### **Irrevocable Beneficiaries**

An irrevocable beneficiary is one whose interest in the policy cannot be changed or reduced without his or her consent. If an irrevocable beneficiary has been named at the time the insured enrolls in the Term Life plan, both the insured and irrevocable beneficiary must sign the enrollment form.

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