



## USBA Children's Term Life Coverage Insurance Plan



**USBA Children's Term Life Coverage** is low-cost term insurance designed to protect your eligible children (unmarried children age 14 days through 22 years) who are not eligible for USBA Membership.

Adopted/foster/stepchildren must be dependent on the member for over 50% of their support. If both parents are insured with USBA coverage, only one parent may request Children's

Coverage. Each \$25,000 of USBA Group Life coverage which you request (\$50,000 coverage for TWO for ONE) allows you to apply for one unit (two units with TWO for ONE) of Children's Coverage. The maximum is four units.

The monthly premium is just \$1.50 per unit—and each unit covers all of your eligible children. In other words, the number of units determines only the amount of insurance on each child—not the number of children insured. And, the older your children get, the more protection USBA Children's Coverage provides.

Children's Coverage can continue as long as premiums are paid when due, you continue to be insured under a USBA-sponsored Group Life Plan, and the children remain eligible.

### Children's Coverage

Each Unit Insures All Eligible Children by Age for the Coverage Amount Indicated				
	1 unit (\$1.50/mo)	2 units (\$3.00/mo)	3 units (\$4.50/mo)	4 units (\$6.00/mo)
14 days to 6 months	\$1,000 per child	\$2,000 per child	\$3,000 per child	\$4,000 per child
6 months to 2 years	\$2,000 per child	\$4,000 per child	\$6,000 per child	\$8,000 per child
2 years to 3 years	\$4,000 per child	\$8,000 per child	\$12,000 per child	\$16,000 per child
3 years through 22 years	\$5,000 per child	\$10,000 per child	\$15,000 per child	\$20,000 per child