



USBA Children’s Group Term Life Coverage Insurance Plan



USBA Children’s Group Term Life Coverage is low-cost term insurance designed to help 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.

Each Unit Insures All Eligible Children by Age for the Coverage Amount Indicated.
The following rates are current as of 2017.

	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 thru 22 years	\$5,000 per child	\$10,000 per child	\$15,000 per child	\$20,000 per child

Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 on Policy Form GMR

This information is only a brief description of the principal provisions and features of the

Plan. The complete terms and conditions are set forth in the group policy issued by New York Life Insurance Company to the Uniformed Services Benefit Association. When you become insured, you will be sent a Certificate of Insurance summarizing your benefits under the Plan.

Arkansas Residents

Pamela Oyler, an employee of USBA, is a licensed Arkansas Agent whose Insurance License Number is 347836.

California Residents

Pamela Oyler, an employee of USBA, is a licensed California Agent whose Insurance License Number is 0G58528.