



Children's Group Term Life Coverage – Optional Rider

USBA Children's Group Term Life Coverage is cost effective 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, as your children age, 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.

The following rates are current as of 2020.

Each Unit Insures All Eligible Children by Age for the Coverage Amount Indicated

(Insurable amount per child)

Child's Age	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	\$2,000	\$3,000	\$4,000
6 months to 2 years	2,000	4,000	6,000	8,000
2 years to 3 years	4,000	8,000	12,000	16,000
3 years to 22 years	5,000	10,000	15,000	20,000

If you have questions about adding the Children's Group Term Life Coverage insurance rider to your USBA Term or Whole life plan, contact a USBA Product Specialist at 877-297-9235 M-F 8am to 4:30pm Central time.



The Group Plans Policyholder

USBA is a not-for-profit association that provides a family of affordable insurance and other products and services to military personnel, Federal employees, National Guard and Reserve members, Veterans and their families with the highest ethical standards of conduct and service.

How to Contact USBA

Let us help you find an answer to your question. Please call or email a Product Specialist. If it's outside our hours of business, we will get back with you the next business day.

- Phone: 877-297-9235 Monday through Friday, 8:00 a.m. to 4:30 p.m. Central time
- Email: webmaster@usba.com
- Social Media: (click to follow)



The Company Behind the Plan

All USBA Group life insurance plans are underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 on Policy Form GMR. New York Life has received the highest financial strength ratings currently 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 Reports as of 9/12/19.

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 G-5393-0 and G-5393-2 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

Arkansas Agent Insurance License Number is 347836.

California Residents

California Agent Insurance License Number is 0G58528.