



# Children's Group Term Life Coverage — Optional Rider —

USBA Children's Group Term Life Coverage is term insurance designed to help protect your eligible children (unmarried children ages 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 \$1.50 per unit - and each unit covers all your eligible children.

In other words, the number of units determines 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 Policy, and the children remain eligible.

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

The following monthly rates are current as of 2022.

	COVERAGE AMOUNTS BELOW ARE 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 thru 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 policy, contact a USBA Product Specialist at 877-297-9235 M-F 8am to 4:30pm Central time.

TWO for ONE® is a registered trademark of USBA.



## The Group Insurance Policyholder

USBA is a not-for-profit association that provides a family of life 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 USBA 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](mailto:webmaster@usba.com)
- Social Media: (click to follow)



New York Life Insurance Company  
51 Madison Avenue  
New York, NY 10010  
On policy form GMR

## The Company Behind the Policy

All USBA Group life insurance policies 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 9/30/2021.

This information is only a brief description of the principal provisions and features of the Policy. The complete terms and conditions are set forth in the group policies 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 Policy.

### **Arkansas Residents**

Arkansas Agent Insurance License Number is 347836.

### **California Residents**

California Agent Insurance License Number is 0G58528.

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