

## **NGASD INSURANCE PROGRAM**

The State Sponsored Life Insurance (SSLI) program administered by NGASD is available to all South Dakota Guardsmen. It is Group Term Life Insurance and supplements the SGLI program. This insurance program was started by NGASD over 30 years ago and covered South Dakota Guardsmen long before the US Government allowed Guardsmen to participate in SGLI program. This insurance is underwritten by American Equity Investment Life Insurance Co of Des Moines, IA.

### **Key Benefits**

- Coverage available for both the Guardsman and the family (Guardsman must be insured before family can be covered)
- Payroll Deductible (When you sign up for the insurance, if you are AGR please state that on your application.)
- Pays within 24 hours of notification of a claim
- There are NO exclusions and you (and family members, if insured) are covered 24/7, regardless of location
- Belongs to the Soldiers and Airmen of the South Dakota Army and Air National Guard
- Money paid back each year to the Officers and Enlisted Associations.
- \$10,000 coverage free for first year for new Guardsmen (If there are any new Soldiers please stop by and pick up the application for the one year free policy. It is a benefit to you that you can only get if you fill out the application.)
- Coverage can be retained after leaving the Guard, no matter your reason for leaving the Guards, i.e. retirement, ETS, medical discharge, etc. you can keep the coverage.
- Coverage can be retained to age 65, with same Coverage and Premium, there is a slight change in the policy at age 60.
- You have the option to request the coverage be converted after age 65 to an Individual Whole Life Plan, regardless of health (This is really important. You can have your coverage converted without a physical at age 65.)

This program is provided by the Officers Association and the Enlisted Association of SD. I strongly encourage all members to be involved in these two Associations.

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