

## **NGASD INSURANCE PROGRAM**

The State Sponsored Life Insurance (SSLI) program administered by NGASD is available to all South Dakota Guardsmen. It is a 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. It is underwritten by American Equity Investment Life Insurance Co of Des Moines, IA. Administered by SFC (Ret) Dave Burr.

### **Key Benefits**

- Coverage available for both the Guardsman and the family (Guardsman must be insured before family can be covered)
- Payroll Deductible (Please note if you are AGR as that is a separate payroll system)
- 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
- \$10,000 coverage free for first year for new Guardsmen (see below)
- Coverage can be retained after leaving the Guard, to age 65, With same Coverage and Premium
- Coverage can be converted after age 65 to an Individual Whole Life Plan, regardless of health

### **The Application Forms**

The application forms are available on the SDNGEA and the NGASD Association web sites. All the forms are a writable form which can be filled out on your PC, printed and mailed to the Administrator at the address listed below. Signature is required on the Application Form and the DD 2558 form for payroll deduction.

**Standard Application Form – For current Guard Members** is (Form NG-800-SD\_Application\_Rates\_Form).

**FREE Application form for New Guard Members** (Form NG-700-SD\_Free\_Application\_Form):

For those applying for the free 1 year insurance, you must sign and send in a DD 2558 along with the application. You will not be billed for the first year and may elect to cancel before payroll deduction starts. The free policy is only available to NEW members (prior service or non-prior service) of the South Dakota National Guard (Army or Air) for one year from the date of enlistment. A completed Application MUST have been received in our office for forwarding to American Equity Investment Life Insurance Co. before coverage takes effect.

**Change of Address or Beneficiary Form** – Signature of Guardsman is REQUIRED to make beneficiary changes and it must have been received in the American Equity Investment Life Insurance Co Office in Des Moines, IA before it is effective.

**DD 2558 Form – Payroll Deduction Form for Start, Stop, Change of Payroll Deduction** ( A new application form is required for increases in coverage, changing or increasing coverage of family members) – Signature of Guardsman is REQUIRED to make payroll changes.

**SSLI (State Sponsored Life Insurance)** is offered by NGASD and is supplemental to SGLI. SGLI is administered through your Military Unit. (Changing beneficiaries on your SGLI does NOT change your SSLI policy, please use the form available on the NGASD and the SDNGEA web page.)

If you have any questions you can contact Mr David Burr at (605)569-6860, [dburrngasd@outlook.com](mailto:dburrngasd@outlook.com) or write to:

NGASD Insurance  
Attn: Dave Burr  
PO Box 9089  
Rapid City, SD 57709-9089