

# Voluntary Group Life Insurance for MS Dept. of Mental Health

CMRC, EMSH, NMSH, SMSH

Underwritten by Cigna (Rated A by AM Best)  
Through the North American Insurance Trust (NAIT)  
Administered by MWG Mestmaker & Associates

## Highlights

- *This group term life insurance program provides up to \$200,000 Guarantee Issue for employees, up to \$50,000 for spouse, and up to \$10,000 for dependents if you apply within your initial eligibility period.*
- *Up to \$250,000 of coverage may be purchased under this program for employees (up to \$100,000 for spouse).*
- *Portability-Conversion-Cigna will contact you with options to continue coverage in the event you are terminated, retire, and/or change employer.*

## More Details

- Full time employees who work at least 20 hours per week for the employer on a regular basis are eligible to participate.
- Up to \$200,000 of common carrier coverage (when a fare-paying ticketed passenger on a plane, ship, train, or bus) included for employees.
- Special living benefits up to 75% of the insurance may be paid if the attending physician indicates that the insured has a terminal illness with less than twelve months life expectancy. This means that money can be received from this program at a time when funds are needed most.
- If you become totally disabled before age 60, premiums will be waived until you are no longer disabled, or you begin to receive retirement benefits, or you attain age 65.
- All amounts of insurance will reduce 35% at age 65, 55% at age 70, and 70% at age 75.

Age	Monthly Rate Per \$1,000
Up to age 29	\$.05
30-34	\$.06
35-39	\$.07
40-44	\$.10
45-49	\$.20
50-54	\$.33
55-59	\$.58
60-64	\$.81
65-69	\$1.15
Child(ren):	
\$2,500	\$.50/month
\$5,000	\$1.00/month
\$10,000	\$2.00/month



**MESTMAKER & ASSOC.**  
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