

GROUP TERM LIFE INSURANCE

Up to \$1,000,000 in life insurance.

Insurance Summary - Standard Issue

Benefit Advantages for Emergency Responders (BAER) offers members life insurance benefits at an exclusive cost.

With Group Annual Renewable Term Life Insurance, your beneficiaries will receive a benefit payment when you pass away. This valuable group life insurance can help your family with living expenses, credit card and other loan balances, medical and funeral bills, or other financial obligations you may leave behind when you pass away.

Eligibility

Active and Retired Emergency Responders, under age 65, can apply for this annual renewable term insurance. Spouses and domestic partners under age 65 are also eligible to apply for up to the amount of the member's coverage.¹

Age	Amount
Under age 65	Any amount up to \$1,000,000, in \$25,000 increments.

Rates at a Glance

Annual Renewable Term - Non-Smoker Monthly Rates

Age	Coverage Amount			
	\$50,000	\$150,000	\$250,000	\$500,000
Under 35	\$3.00	\$9.00	\$15.00	\$30.00
35-39	\$4.00	\$12.00	\$20.00	\$40.00
40-44	\$6.00	\$18.00	\$30.00	\$60.00
45-49	\$8.00	\$24.00	\$40.00	\$80.00
50-54	\$13.00	\$39.00	\$65.00	\$130.00
55-59	\$24.00	\$72.00	\$120.00	\$240.00
60-64	\$38.50	\$115.50	\$192.50	\$385.00

Rates as of 01/01/2025. Contact the plan administrator for Age 65+ rates.

The rates above are also applicable to insureds that were previously covered under a 10- or 20-year level term period that has expired. Rates will be based on your age at time of transfer and will increase with each subsequent age band thereafter.

Benefit amounts reduce to 65% of original coverage at age 65; 50% at age 70; 35% at age 75; lesser of 25% or \$20,000 at age 80 and lesser of 20% or \$20,000 at age 85. Premium is also reduced accordingly for the reduced benefit amount(s).

Don't miss out on this important benefit offer.

Call us today at **855-VOL-FIRE**.



Frequently Asked Questions

Is a medical exam required?

You must complete a standard application. When you apply, simply answer the health questions. Even if you have a health condition, you may still qualify. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience and at no cost to you.

Will this insurance pay in addition to other coverage?

Yes, unless you are already currently insured under this insurance. The insurance also stays with you until your coverage ends.

When will my coverage become effective?

Coverage will take effect on the first or fifteenth day of the month after your application is approved, you provide medical evidence of insurability if required, are performing the normal activities of a person in good health of like age (NC Residents: a person of like age), health status remains the same the day the insurance becomes effective and pay the premium when due. You must be an insured member for coverage for your dependent spouse and children to take effect.

If you are not performing the normal activities of a person in good health of like age on the date insurance would have taken effect, coverage will become effective the day you are performing such activities and you are still eligible.

How long can my coverage continue?

Your coverage can continue as long as you have not reached the end of the 5-year period, you pay your premium when due, remain a member, have not reached age 75, remain in an eligible class, the insurance continues for your class, the participating association continues to participate in the trust and the policy remains in force. Please see the certificate of insurance for details.

Would I have the ability to continue coverage, should my insurance end?

Yes, in many instances. If your insurance ends for a reason other than non-payment of your premiums, you may be able to convert your coverage into an individual life insurance policy from New York Life Insurance Company without providing evidence of insurability. Please see the certificate of insurance for details, including eligibility for conversion and amount of coverage that may be converted.



Frequently Asked Questions (continued)

Are there any exclusions to my coverage?

Yes. Benefits will not be paid if the member's or dependent's death occurs from suicide, or if health is misrepresented, within two years from the date the life insurance takes effect.

As it relates to AD&D, this policy will not pay benefits for any loss caused by:

1. treatment for a loss that is due to any medical, dental or surgical treatment unrelated to the accident for which benefits are payable;
2. physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;
3. bacterial infection, other than infection occurring in an external accidental wound or from food poisoning;
4. suicide, attempted suicide, or intentionally self-inflicted injury while sane or insane;
5. injuries received while traveling by air (for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight unless if solely traveling as a passenger);
6. active participation or incarceration resulting from any of the following other than a victim: committing or attempting to commit a felony, illegal occupation or activity, insurrection or riot;
7. drugs, unless prescribed by a doctor or if purely accidental and unforeseen circumstances;
8. war, whether declared or undeclared; or
9. duty in the military, naval or air services of any country.



¹Member must be of a Class 3, 4 or 5 for their Spouse/Domestic Partner to be eligible for insurance.

²The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income taxation.

³Rates shown are current as of 1/1/2025; monthly, male and female, preferred rates for select ages. For other ages not shown or smoker rates, contact the plan administrator at **1-855-VOL-FIRE**. At the end of the premium period you have the option to renew or continue your coverage depending on your age at an increased premium and subject to insurability. Coverage ends no later than age 75. Reduction of benefits will occur once the level term period has ended. Benefit amounts reduce to 65% of original coverage at age 65; 50% at age 70; 35% at age 75; lesser of 25% or \$20,000 at age 80 and lesser of 20% or \$20,000 at age 85. Premium is also reduced accordingly for the reduced benefit amount(s).

In some cases a medical exam may be required (at no cost to you). When you apply, simply answer the health questions. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience. Even if you have a health condition, you still may qualify.

Coverage may not be available in all states. Please contact the administrator at 1-855-VOL-FIRE for more information.

Rates may be changed on the entire group insurance or on a class basis and on any premium due date on which benefits are changed. For example, a class is a group with the same gender and smoking status. Benefits are subject to change upon agreement between New York Life Insurance Company and the participating organization.

All insurance and insurance effective dates are subject to final underwriting approval.

Like most insurance policies, insurance policies offered by New York Life Insurance Company contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force.

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Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York NY 10010 on Policy Form GMR-FACE/G-31260-0.

SMRU #: 7807454



**BENEFIT
ADVANTAGES FOR
EMERGENCY
RESPONDERS**