

CIGNA TERM LIFE

Highlights

- Provides up to \$200,000 Guaranteed Issue for members, up to \$75,000 for spouse, and up to \$10,000 for dependents if you apply within your initial eligibility period
- Up to \$500,000 of coverage may be purchased under this program for members (up to \$75,000 for spouse)
- **Portability Conversion:** Coverage will continue at the same benefit level as long as you retain your membership in HGEA*

More Details

- Members of HGEA in good standing who work at least 20 hours per week on a regular basis are eligible to participate
- Up to 100k or double your term life benefit coverage amount of common carrier coverage (a fare-paying ticketed passenger on a plane, ship, train, or bus) included for members
- Special living benefits, up to 75% of the insurance, may be paid if the attending physician indicates 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
- This plan has limitations and exclusions

Term-Life Rate Summary

Member Paid Monthly Age Banded Rates							
Attained Age	Member				Spouse		
	\$50,000	\$100,000	\$150,000	\$200,000	\$25,000	\$50,000	\$75,000
Under 29	\$2.50	\$5.00	\$7.50	\$10.00	\$1.25	\$2.50	\$3.75
30-34	\$3.00	\$6.00	\$9.00	\$12.00	\$1.50	\$3.00	\$4.50
35-39	\$3.50	\$7.00	\$10.50	\$14.00	\$1.75	\$3.50	\$5.25
40-44	\$5.00	\$10.00	\$15.00	\$20.00	\$2.50	\$5.00	\$7.50
45-49	\$10.00	\$20.00	\$30.00	\$40.00	\$5.00	\$10.00	\$15.00
50-54	\$16.50	\$33.00	\$49.50	\$66.00	\$8.25	\$16.50	\$24.75
55-59	\$29.00	\$58.00	\$87.00	\$116.00	\$14.50	\$29.00	\$43.50
60-64	\$40.50	\$81.00	\$121.50	\$162.00	\$20.25	\$40.50	\$60.75
Coverage and Premium reduction from age 65							
65-69 (coverage reduced by 35%)	\$32,500	\$65,000	\$97,500	\$130,000	\$16,250	\$32,500	\$48,750
	\$37.38	\$74.75	\$112.13	\$149.50	\$18.69	\$37.38	\$56.06
70-74 (coverage reduced by 55%)	\$22,500	\$45,000	\$67,500	\$90,000	\$11,250	\$22,500	\$33,750
	\$45.45	\$90.90	\$136.35	\$181.80	\$22.73	\$45.45	\$68.18
75+ (coverage reduced by 70%)	\$15,000	\$30,000	\$45,000	\$60,000	\$7,500	\$15,000	\$22,500
	\$30.30	\$60.60	\$90.90	\$121.20	\$15.15	\$30.30	\$45.45
	Child				*If leaving government service you may keep your coverage by becoming an associate member.		
	\$5,000		\$10,000				
	\$1.00/month		\$2.00/month				



MESTMAKER & ASSOC.
A division of Morgan White Group

833-448-6466

1164 Bishop Street, Suite 400
Honolulu, HI 96813