THE CONTRIBUTIONS OF THE INSURANCE TRUST TO THE NGAUS

From time to time, we get the question from our members, "What have you done for me lately?" There are a variety of ways to answer this query, and one of the questions is how the organization supports the Guard and Reserve mission. The NGAUS' insurance insurance program provides a wide range of services to our members and their families. Each plan is designed to suit particular needs and the individual's budget. Low group rates are possible because the cost of administration is low and because we insure only Guardsmen, who have proved to be a better insurance risk than the general population.

Before taking up the specifics of what NGAUS offers, it should be noted that the NGAUS's trustees, of which I am chairman, have authorized two insurance programs at no cost for members. They are Association-paid. The first is a $1,000 accident and dismemberment policy that is automatically included in your NGAUS membership. This program grew from a type of insurance the NGAUS developed about five years ago targeted at Army and Air Guard aviators. It found that pilots of high-performance aircraft—particularly fighters and helicopters—have trouble getting accidental death and dismemberment insurance. We developed a policy for them.

Second, all newly commissioned National Guard officers are given a $10,000-term life insurance policy for six months after commissioning. We hope they will continue to carry the coverage after the initial period. It is another benefit that our members and their families. Here are the other insurance programs offered through the Trust.

Life Insurance

- Member Term Life. Benefits for Guard officers from $10,000 to $150,000, child coverage from $2,000 to $5,000, no war or aviation clause; conversion to whole life possible.
- Supplemental Hospitalization, Civilian Supplemental and the Hospital Income Plans. Supplements Blue Cross or similar hospitalization policies when they do not pay the full amount of hospital bills.
- CHAMPUS Supplement. Same as above except for dependents of Age personnel.
- Cancer Insurance. Acceptance is guaranteed to all NGAUS members who have not had cancer. Pays up to $250,000 lifetime.
- Accidental Death and Dismemberment. Described above. Major medical for alert crews. Designed specifically for Air Guard members paying alert whose private insurance either doesn't cover them or is suspended while they are on duty.

Alert Crew Disability, Pays Guardsmen who lose their flight status due to illness or injury. Pays $1,500 a month or 65 percent of a member's pay and allowances for five years if he is under age 65.

Technician Plans

- Techlife provides up to $25,000 in group term life insurance with no war or aviation exclusions.
- Guardlife offers member and spouse up to $250,000 in term in plus $10,000 in child coverage.
- Valuable provides whole life insurance of up to $21,000 in cash value, rates never change.
- Techpay is a disability program for military technicians to receive unemployment income; up to $600 a month for five years if injured or two years if.

Retiree Plans

In addition to CHAMPUS Supplement discussed above, there is Medicare Supplement for Guard personnel after age 65, when they transfer from military medical care to CHAMPUS to Medicare. It is true in any military organization, but particularly true in the Guard. In our 35-year-old, we strive to take care of our own. The NGAUS' insurance programs are just one way we are trying to do just that. Indeed, the NGAUS has paid over $700,000 in death claims alone this year. NGAUS life insurance program.

Cover:
M-113 armed personnel carriers belonging to the 32nd Infantry Brigade (Mech), Wisconsin Army National Guard, advance on an objective during Exercise Desert Shield.

Departments

President's Message
Page 2

National Guard
SEPTEMBER 1988
Volume XLII, Number 9

FEATURES

- HIV Testing: Impact on the Guard
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- NGAUS Air National Guard

- 24th Infantry Division during World War II
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- NGAUS Air National Guard
- NGAUS Army Reserve
- NGAUS Air National Guard

- Army National Guard Independence
- NGAUS Army National Guard
- NGAUS Air National Guard
- NGAUS Army Reserve
- NGAUS Air National Guard


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- NGAUS Army Reserve
- NGAUS Air National Guard

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Page 2

National Guard

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