



## NGAT Insurance

# Frequently Asked Questions (Group Term Policy)

**When will my policy go into effect?**

*Your policy is effective the day you sign your paperwork.*

**When will I receive a copy of my policy?**

*Policies are mailed to the address which you provide on the insurance application form in 6 to 8 weeks.*

**Can I keep my insurance policy if I leave or retire from the National Guard?**

*Yes, you can keep your NGAT insurance policy if you leave or retire from the Guard provided you continue to make your premium payments and are not over 65 years of age.*

**How will my premium payment be made?**

*Your premium payment will be withdrawn from your monthly National Guard drill pay, while in the Guard. It will appear on your LES as a State Sponsored Life Insurance (SSLI) deduction. If you are out of the Guard, you will be billed directly or you may set up payment thru NGAT for checking account deduction (ACH).*

**Who do I contact if I have a death claim on my insurance policy?**

*Contact the NGAT Office at 512-454-7300.*

**Can I use the proceeds from this policy to pay for a funeral?**

*Yes, you may assign a portion or all of the proceeds to pay for the funeral.*

**How long will it take to receive payment for my death claim?**

*In most cases, claims are paid in 24 hours after notification of death.*

**Can I increase or decrease my policy or add a family member to my policy?**

*As long as you are a current member of the National Guard, you can increase/decrease or add a family member to your policy at any time. Once you leave or retire from the Guard your policy coverage amount cannot be changed.*

**How can I get a copy of my policy?**

*You will need to complete a Universal Change Form and mail it to NGAT.*

**Things happen fast in life and NGAT would like to be there to help you and your family over the rough spots. If you currently have life insurance through NGAT, please consider the following:**

- Do you know who your current beneficiary is?
- Have you moved recently?
- Are you newly married?
- Do you have a new child?
- Are you recently divorced?
- Are you retiring from the National Guard?
- Are you turning 60 years old?
- Are you turning 65 years old?

If you answered yes to any of these questions, please contact NGAT at 512-454-7300 or [insurance@ngat.org](mailto:insurance@ngat.org) to update your policy. If you don't have life insurance through NGAT, please consider taking out a policy before you leave or retire from the Guard. **For more information, contact Terri Marshall, NGAT Insurance Administrator at [insurance@ngat.org](mailto:insurance@ngat.org).**