



Subject: Important Benefits Update

Great News! WVSSPA is pleased to announce the addition of member-paid Term Life Insurance. As you know, WVSSPA provides at no cost to you \$10,000 in Term Life Insurance and \$25,000 in Accidental Death & Dismemberment insurance however you may want to consider additional coverage if you have loved ones who depend on you.

During this enrollment period, **May 1, 2017 – May 31, 2017** you have a unique opportunity to apply with **no health questions up to \$150,000 on yourself and \$10,000 on your spouse.***

Why apply for Term Life Insurance now?

- **Affordable Group rates** you may not be able to get as an individual
- Unlike other financial products, it provides a **cash benefit you can count on**
- Proceeds are usually distributed **income-tax free**, so you can protect those who depend on you
- Offers **flexibility** to update your coverage as your life changes

Please take a brief moment to watch how additional Term Life insurance may be the right benefit for you and your family.

[Life Insurance Video - Watch Now!](#)

Like what you heard? It's easy to get started...

Starting **May 1, 2017**, go to www.memberbenefits.com/wvsspa to enroll for your benefits.

Questions? No problem, a Member Benefits Hotline, is available to you during this enrollment period.

Member Benefits Hotline (800) 282-8626

Call weekdays, 8:00AM to 5:30PM, EST.

And refer to your Association and plan number: WVSSPA, 00535188

Remember to enroll by May 31, 2017.

* If you do not enroll for these benefits at this time, you may be required to provide a Statement of Health in order to apply for future coverage. Insurance products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Life, GP-1-LIFE-15; #2017-37434 (exp.6/17) TheGuardian Life Insurance Company of America NY, NY