



Protection you and your family can count on.

Welcome to Military Benefit Association (MBA)

We are a nonprofit organization of military personnel and civilian employees of the United States Government and their spouses. We offer our Members an attractive package of insurance and other benefits. Established in 1956, MBA is one of the oldest and largest associations of its kind. **Like you, we're military trained.** MBA was founded by military personnel to help secure the financial future of military families. For more than 60 years, we've been privileged to help hundreds of thousands of men and women in every branch of service.

You understand what it means to put on the uniform every day to serve this great nation and what it means to have others depend on you. You provide protection and peace of mind to our country and you can do the same at home. Association sponsored annual renewable term life insurance can be a cost-effective way to provide life insurance benefits and help protect your family and finances in the event something happens to you.

Eligibility

You are eligible to apply if on your coverage effective date, you are under age 69 and a member of the National Guard and/or a member of the National Guard Association.

Monthly Contributions

Supplemental and Dependent Term Life Insurance for Members and Spouses and Dependent children.

To find your monthly premium, locate your age bracket and select the amount of coverage.

Please note: the member maximum is \$500,000 and the Spouse maximum is \$500,000 subject to state limits if applicable.

Non-Tobacco Rates

Age	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
18-49	\$4.00	\$8.00	\$12.00	\$16.00	\$20.00	\$24.00	\$28.00	\$32.00	\$36.00	\$40.00
50-59	\$18.00	\$36.00	\$54.00	\$72.00	\$90.00	\$108.00	\$126.00	\$144.00	\$162.00	\$180.00
60-69	\$44.00	\$88.00	\$132.00	\$176.00	\$220.00	\$264.00	\$308.00	\$352.00	\$396.00	\$440.00

Tobacco Rates

Age	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
18-49	\$8.00	\$16.00	\$24.00	\$32.00	\$40.00	\$48.00	\$56.00	\$64.00	\$72.00	\$80.00
50-59	\$36.00	\$72.00	\$108.00	\$144.00	\$180.00	\$216.00	\$252.00	\$288.00	\$324.00	\$360.00
60-69	\$88.00	\$176.00	\$264.00	\$352.00	\$440.00	\$528.00	\$616.00	\$704.00	\$792.00	\$880.00

A Tobacco User is one who has used any tobacco products in the last 12 months

You make elect coverage for your dependent children. \$2.00 per month for \$10,000 in benefits or \$4.00 per month for \$20,000 in benefits.

Coverage Features

No war or terrorist exclusions

You are covered on and off duty with no hazardous, line of duty or occupational restrictions

Emergency death benefit

Payment of up to \$15,000 (subject to contestability).

Optional spouse and child coverage

Easily purchase coverage using the same enrollment form. Simple payment is available through military allotment.

No medical exam if you answer “no” to the medical questions on the application and you are within the following ages and amounts requested:

- Under age 50 and requesting amounts of \$250,000 or less
- Age 50-59 and requesting amounts of \$100,000 or less
- Age 60-69 all amounts require medical underwriting

Coverage from \$50,000 to \$500,000

Based on your individual situation, you decide what is right for you and your family.

Full coverage after retirement or separation

As long as contributions are paid, coverage continues to age 70*. Coverage is not impacted by retirement and there are no occupation restrictions, so regardless of what you do after separation or any health issues that develop in the future, you're covered. *At age 70 coverage terminates on the last day of the calendar month.

Family Survivor College Scholarship

Your spouse and children are eligible for \$10,000 per year, per family, up to a total maximum benefit of \$40,000 towards a college degree, if you are killed in a combat zone as a result of combat action, or as a result of foreign or domestic terrorism (not available in Virginia).

Will Preparation Services¹

Offers you and your spouse unlimited face-to-face or telephone meetings with an attorney, from MetLife Legal Plans' network of over 18,000 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

Estate Resolution Services¹

Your spouse Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating you and your spouse's estate. Beneficiaries can also consult an attorney, from MetLife Legal Plans' network of more than 18,000 participating attorneys, for general questions about the probate process.

Accelerated Benefits Option²

You and your Spouse can receive up to 80% of your association annual renewable term life insurance proceeds to a maximum of \$400,000 in the event that you or your spouse become terminally ill and are diagnosed with less than 12 months³ to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

Enrolling is easy. Contact us today!

Militia Administrative Services, Inc. at **1-800-633-8333**

Just complete the enrollment form and answer a few questions. Coverage is not guaranteed to issue and is dependent upon the answers to the health questions.



MILITARY BENEFIT ASSOCIATION
14605 Avion Parkway, P.O. Box 221110
Chantilly, VA 20153-1110



Metropolitan Life Insurance Company
200 Park Avenue | New York, NY 10166
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Coverage will either be approved by MetLife based upon its underwriting rules and your answers or you will be asked to submit additional medical information in order for MetLife to complete its review of your application for coverage. Coverage is not available in all states and certain state limitations may apply to some provisions. All applications are subject to review and approval by Metropolitan Life Insurance Company based upon its underwriting rules. This policy contains certain exclusions, limitations, reductions of benefits and terms for coverage. Any such exclusions, reductions or limitations will be fully described in the life insurance certificate, the terms of which shall govern the provision of benefits. Policy form # 149107-1-G. For complete plan costs and details contact MBA at 1-877-MBA-1020. © 2021 MetLife Services and Solutions, LLC.

1. Will Preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

2. The 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. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

3. Life expectancy guidelines can vary based on state regulations.