A group rate that's competitive

NCPERS guarantees that every active member, regardless of age, pays \$16 a month, and it will **never increase**.

Members

Member's Age at Time of Claim	Group Decreasing Term Life	Group AD&D	Total Benefit for Accidental Death
Less than 25	\$225,000	\$100,000	\$325,000
25 to 29	\$170,000	\$100,000	\$270,000
30 to 39	\$100,000	\$100,000	\$200,000
40 to 44	\$65,000	\$100,000	\$165,000
45 to 49	\$40,000	\$100,000	\$140,000
50 to 54	\$30,000	\$100,000	\$130,000
55 to 59	\$18,000	\$100,000	\$118,000
60 to 64	\$12,000	\$100,000	\$112,000
65 and over	\$7,500	\$7,500	\$15,000

Dependent Group Decreasing Term Life

Spouse/ Domestic Partner	Child(ren)∗		
\$20,000	\$4,000		
\$20,000	\$4,000		
\$20,000	\$4,000		
\$18,000	\$4,000		
\$15,000	\$4,000		
\$10,000	\$4,000		
\$7,000	\$4,000		
\$5,000	\$4,000		
\$4,000	\$4,000		

Payment Examples:

- 1. If an insured member age 38 dies of natural causes, the beneficiary would receive \$100,000. If death is due to a covered accident, \$200,000 would be payable.
- If the spouse or domestic partner of a 42-year-old member dies, the member would receive \$18,000.
- 3. If a dependent child less than age 26 dies, the payment to the member would be \$4,000.

*Unmarried children up to age 26 are covered, including adopted children, stepchildren, and foster children who depend on you for support. Dependents in the military service are not eligible.

Please note: insurance coverage for a child will not end at age 26 if the child is then mentally or physically incapable of earning a living and meets the definition of Qualified Dependent.