

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.
2. 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.