



VALUE 20 LIFE

MEMBERSHIP-BASED LIFE INSURANCE WITH AFFORDABLE OPTIONS

The Value 20 Life Membership plan includes \$20,000 Term Life Insurance & \$20,000 Accidental Death & Dismemberment Insurance.

Available to individuals between the age of 18 – 74**

- **Cost:**
 - Age 18 – 74: Single Member: \$59.95 per month - Family Option - \$89.95 per month
 - Cost level to age 100 +
 - Members also pay a one-time activation enrollment fee of \$25.00 with their 1st initial payment.
- **Benefit Waiting Period:**
 - Term Life Insurance Benefits are not effective until the 1st of the month following 11 months of continuous paid Membership. AD&D benefits go into effect on the Active Date of the Membership
- **Plan Reduces To:**
 - \$13,500 at Age 70
 - \$10,000 at Age 75 to Age 100 +
- **Dependent Coverage:**
 - \$ 10,000 Term Life/\$10,000 AD&D for spouse and \$5,000 Term Life/ \$5,000 AD&D for dependent children also available (if enrolled in the family membership).
- **EMA members and dependents do not qualify for the Term Life Insurance Benefit if they answer **YES** to any of the following questions at the time of enrollment:**
 - Has the enrolling member or enrolling spouse or child been diagnosed as Terminally Ill? Terminal illness is a disease that cannot be cured or adequately treated, and that is reasonably expected to result in the death of the patient.)
 - Is the enrolling member, spouse, or child confined to a Hospital, Hospice Facility, or any Assisted Living Facility?
 - Is the enrolling member unable to work a minimum of 20 hours or more per week on a regular basis?
- **Life Insurance benefits included in the Value 20 Membership plans are underwritten by an AM Best” A” Rated Insurance Company.**

For More Information
www.calstarbenefits.com/6864444
Steve Hawley
National Marketing Office-OK
405-808-8720

*EMA Group Term Life policy has exclusions, coverage reductions, and limitations as detailed on the sales website. (See above). Applicable to policy number GOO2541900 issued to the Emergency Management Alliance by an AM Best “A” rated carrier.

****Coverage is not available in all states.** This informational outline is not an insurance contract; only the policy provisions will control it. See the policy certificate or agency sales website for complete details. THIS IS TO BE USED FOR INFORMATIONAL PURPOSES ONLY.