

MBA Term Insurance to Age 90**SGLI/VGLI**

Premium	Affordable group term rates among the lowest in the industry	Competitive with SGLI, less expensive than VGLI ¹
Spouse	Sponsored Spouse coverage up to \$1,000,000	Limits spouse coverage to \$100,000, not to exceed the member's coverage
Eligible Children	Coverage of up to \$12,500 available for eligible children under age 26	\$10,000 limit on child coverage
After Service	Coverage is portable with no further underwriting or increase in premium due to separation or retirement	SGLI coverage ends. VGLI is available, but at higher rates ¹
Terminated Member Coverage	Spouses under this plan are members in their own right. Their coverage continues in the event the sponsoring service member terminates membership, for whatever reason	Family SGLI (and family coverage) terminates when the service member and spouse are permanently separated for any reason
Payment Options	Several options, including credit card, electronic funds transfer, allotment and billing schedule	SGLI automatically deducts the premium from the service member's military pay; member must opt-out of coverage
Coverage Increase	MBA members can apply for an increase in coverage up to a maximum of \$1,000,000	SGLI/VGLI coverage is limited to \$400,000
Disability & Health	MBA membership and coverage can remain active during and after the transition to civilian life, regardless of health at the time of separation or retirement	Service members who are totally disabled at the time of separation or retirement may not qualify for coverage under VGLI if they have serious health problems
Additional Benefits	Access to annual scholarships, savings on auto and home insurance, legal services, financial resources, and other benefits that can help you stay healthy and save money; click here for details	