

# Attention OSBA Members

## Your Endorsed Life Insurance Program Has Many Great and Affordable Options Let Us Help You Decide!

**Most  
Popular**

### Simplified Issue 10-Year Level Group Term Life

- Coverage the Simple Way
- Only answer an abbreviated set of health questions satisfactory to the insurer
- No medical tests or lab work needed
- Keep your coverage even if you leave your employer
- Up to \$200,000 in coverage with rates designed to stay level for 10 years\*

### Group Term Life Insurance

- Term Life Insurance coverage in the amount you select
- Other situations may require a medical exam
- Guaranteed Issue coverage available within 90 days of membership.
- Five-year age banded rates

### Fully Underwritten 10-Year Level Group Term Life

- Term Life Insurance coverage in the amount you select
- Medical exam is required
- Rates designed to remain level for 10 years\*

### Fully Underwritten 20-Year Level Group Term Life

- Term Life Insurance coverage in the amount you select
- Medical exam is required
- Rates designed to remain level for 20 years\*

\*The initial premium will not change for the first 10(20) years unless the insurance company exercises its right to change premium rates for all insureds covered under the group policy with 60 days advance written notice.

Administered By:  
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