The Ohio National Guard Association State Sponsored Life Insurance (SSLI) provides basic coverage for all members of the Ohio National Guard. In the event of your death, the Person Authorized Direct Disposition (PADD) on your DD Form 93 will receive a check for $1,000 to take care of immediate expenses. Your unit will contact the ONGA office and arrange for payment of the $1,000 basic benefit.

You may opt for additional coverage for yourself and your spouse and/or dependents. If you opt for additional coverage, the basic $1,000 benefit, along with the additional coverage, will be paid to your named beneficiary or beneficiaries upon notification of your death.

**Why should I elect additional coverage?**  **I already have SGLI.** The SSLI Program does not replace SGLI. SGLI and other private insurance policies will be paid when processed after receipt of the death certificate. This process could take weeks or longer, depending on the time it takes for receipt of the death certificate. The SSLI is paid the next business day after notification without waiting on the death certificate. This allows your family to have immediate resources to take care of funeral arrangements and other expenses.

Here are some other benefits of the program:

* Payable in event of death from any cause
* Coverage is 24 hours a day, 365 days a year (not just when on duty)
* No War Clause or Aviation Exclusion; No hazardous duty or civilian occupation restriction
* Full conversion privilege upon termination regardless of health
* You can take it with you when you separate from the National Guard
* The low cost premium never increases
* Dependent Coverage is one charge and includes the spouse – regardless of the number of dependents
* You are authorized to pay the monthly premium with Payroll Deduction from your drill pay

The SSLI is a group term policy administered by the Ohio National Guard Association and underwritten by Armed Forces Benefit Association Five Star Life. It is the only other insurance program (in addition to SGLI) that can be paid for by payroll deduction from your drill pay.

The term of the policy is until age 65. At age 60, while the premiums do not increase, the face value of the policy decreases by 50%. Before age 60, you will have the guaranteed option to convert part or all of the term policy to a whole life policy if you want to continue the coverage.

If you already have additional coverage under the SSLI, please contact our office so that we can review your policy coverage, contact information, and beneficiary. You can reach us at 614-486-4186 extension 2 or in Suite C119 of Beightler Armory.