

The SIAM Group Insurance Program Administrator is:

MARSH

Affinity Group Services
a service of Seabury & Smith

1776 West Lakes Parkway
West Des Moines, IA 50398
Toll-free 1-800-424-9883

The Group Term Life Insurance Plan, Group 10-Year Level Term Life Insurance Plan and the Group High-Limit Accident Insurance Plan are underwritten by:




The Company You Keep®

New York Life Insurance Company
51 Madison Avenue
New York, NY 10010

The Group Catastrophe Major Medical Plan is underwritten by:

The United States Life Insurance Company
in the City of New York
A member company of American International Group, Inc.
3600 Route 66
P.O. Box 1580
Neptune, NJ 07754-1580



The Short-Term Recovery Plan is underwritten by:
 **Hartford Life and Accident Insurance Company**
Simsbury CT, 06089

The Members Health Insurance Benefit is provided by:
www.MembersHealthInsurance.com

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time to
look
into
your
financial
future



SIAM Group
Insurance
Program

BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 5093 DES MOINES IA

POSTAGE WILL BE PAID BY ADDRESSEE

ADMINISTRATOR
SIAM GROUP INSURANCE PROGRAM
PO BOX 14520
DES MOINES IA 50306-9043

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



and plan ahead...

With SIAM Group Insurance Plans

As an eligible SIAM member, you can choose from six high-quality, competitively priced insurance plans to help protect you and your family. Each quality plan has been designed for SIAM members like you. You can select the insurance protection to meet your family's insurance needs at economical group rates.

Group Term Life Insurance Plan

Mortgage payments, education, health care and daily living expenses continue for your family even if something happens to you. Help protect their financial future with up to \$1 million of SIAM Group Term Life Insurance at competitive group rates. An accelerated death benefit is also available subject to the requirements and restrictions as stated in the Certificate of Insurance.

Group 10-Year Level Term Life Insurance Plan

With the Group 10-Year Level Term Life Plan, premiums and benefits remain level for the initial 10-year period — GUARANTEED! You may now be able to lock in the financial security provided by Group Term Life Insurance — without the worry of premiums that could go up or benefits that could go down for a full 10 years. Build a plan to meet your needs from \$100,000 up to \$1 million in coverage.

Group Short Term Recovery Insurance Plan

Today, illnesses or injuries that used to require long hospital stays are now increasingly handled through shorter hospital stays, paired with home health care. As a member of SIAM, you're guaranteed the opportunity to lock into a plan with the following cash benefits:

For Members Ages 65 or Older — You can collect as much as \$4,000 cash benefits each year for hospital stays and recovery at home. Cash benefits will be paid for a wide variety of qualifying home healthcare services.*†

Group Catastrophe Major Medical Insurance Plan

This plan provides "catastrophic protection" to complement the benefit limits of your basic medical coverage. Once your covered expenses exceed the greater of your chosen deductible of \$25,000 or \$50,000, or the maximum paid by your other insurance, this plan can pay up to \$2 million in benefits for up to five full years from the

AG-5880

day covered expenses are first incurred.*†

Group High-Limit Accident Insurance Plan

This plan pays up to \$500,000 for loss of life or injury sustained from a covered accident. You and your qualified dependents can be covered 365 days a year, anywhere in the world. The plan includes repatriation, rehabilitation and education benefits.†

Members Health Insurance Benefit

When you're looking for solid health insurance for your family, costs and benefits can vary widely—and it's hard to know whom to trust for the best coverage at the best possible rate. The Marsh Health Insurance Mart gives you different plans to compare, all from solid insurance companies rated "Excellent" by the A.M. Best Company. Among the plans available are Health Savings Accounts (HSAs), which can help you save for qualified medical and retiree health expenses on a tax-free basis. Also available is the Preferred Provider Organization (PPO) option in which you'll receive a list of highly qualified medical providers and facilities from which to choose. To compare plans and obtain a free, no-obligation quote, visit www.MembersHealthInsurance.com or call 1-877-886-0110.

To speak with a licensed customer service representative, please call

siam
1-800-424-9883.

* Certain limitations and restrictions apply.
† Coverage may not be available in all states.
*† Plan includes costs, exclusions, limitations and terms of coverage. Plans may vary and may not be available in all states.

siam YES, please send me FREE, no-obligation information about the SIAM Group Insurance Plan(s) I've checked below, including features, costs, eligibility, renewability, limitations and exclusions.

- Group Term Life Insurance Plan
 Group 10-Year Level Term Life Insurance Plan
 Group Short Term Recovery Insurance Plan
 Group Catastrophe Major Medical Insurance Plan
 Group High-Limit Accident Insurance Plan
 Members Health Insurance Benefit

(Please print in ink)

Mr. Mrs. Ms.

Name _____
FIRST

_____ MI _____ LAST

Date of Birth _____
MONTH/DAY/YEAR

Social Security # _____ / _____ / _____

Membership # _____

Address _____

City _____

State _____ ZIP _____

Home Telephone (_____) _____

Work Telephone (_____) _____

E-mail _____

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