



Dear Employee-Member:

We are pleased to offer you a Voluntary Group Life Plan from the National Conference on Public Employees Retirement Systems (NCPERS).

IMRF members-employees can purchase term life coverage through the Voluntary Group Life Plan with NCPERS. The plan is available through IMRF's participation in NCPERS. It is underwritten by The Prudential Insurance Company of America and administered by Member Benefits.

The life insurance plan is designed to supplement your retirement benefits and other life insurance you may have through the IMRF or your employer. It gives you the opportunity to purchase affordable term life insurance **with no medical evidence requirements**. The monthly cost remains the same regardless of your age. Your insurance protection is greatest when your accrued retirement benefits are lowest.

The enclosed brochure provides details of the plan. You should also consider the following features:

1. The NCPERS Plan is an affordable plan, regardless of your age.
2. The plan provides you with the greatest amount of insurance when you need it most.
3. Coverage for your eligible **dependents is included** in your premium amount.
4. You do not need to answer any health questions or take a medical exam if you enroll during an open enrollment period. Coverage is effective on the first day of the month following your payroll deduction.
5. Any active IMRF member who has been covered as an active participant for at least one month can elect to **continue coverage into retirement** if they are receiving a monthly pension check.

Life insurance is an important part of financial planning. Please read the enclosed brochure carefully to see if you want to take advantage of the additional financial security that this coverage can help provide. You may enroll for this affordable coverage during the October 1st – November 30th open enrollment period. Simply complete the enrollment form that is part of the brochure and return it to your payroll office no later than November 30th. (do not send the enrollment card directly to Member Benefits). Please keep in mind if you do not enroll now, you will have to wait until the next open enrollment to purchase this affordable life insurance protection.

We urge you to take advantage of the opportunity to enroll in this valuable coverage. Your insurance is automatically effective the first of the month following your first payroll deduction, with no medical evidence requirements. Coverage for your eligible dependents is automatically included in your monthly premium.

Please feel free to call Member Benefits at 1-800-525-8056 if you have any questions about the coverage or enrollment process.