



**ALADS also offers Voluntary Group Term Life Insurance:**

ALADS is pleased to offer its members High Limit Voluntary Term life (VTL) insurance at affordable group rates. You may choose the amount of life insurance that fits your needs. You may also insure your spouse and children, whether or not you buy coverage for yourself.

You are guaranteed insurance coverage for the following listed amounts if you apply for coverage within 30 days of hire, regardless of your health. Insurance coverage over this “guaranteed issue” amount is subject to medical underwriting.

**Guaranteed Issue Amounts**

Member	\$125,000
Spouse	\$30,000
Children	\$10,000

You may purchase up to five times your annual salary, not to exceed \$500,000 for yourself, \$150,000 for your eligible spouse and \$10,000 for your eligible children.

In the event of your death, benefits will be paid to your named beneficiary.

VTL insurance is exclusively for ALADS members actively working full-time.

For further details regarding the insurance benefits offered by ALADS, call (800) 842-6635.

**Voluntary  
Group  
Term Life  
Insurance**