



**OFFICE OF THE GOVERNOR  
AMERICAN SAMOA GOVERNMENT**

November 13, 2023

**GENERAL MEMORANDUM NO. 317 – 23**

To: Secretary of Samoan Affairs, CEOs, Presidents and Executive Directors of Authorities, Directors, Agency and Office Heads

From: Governor of American Samoa

Subject: Voluntary Term Life Insurance Plan for ASGERF Members

As the territory's largest employer, American Samoa Government is always looking for opportunities that provide benefit to or improve the lives of its employees. Given the importance of protecting and securing our family's financial future, the American Samoa Government Employees Retirement Fund (ASGERF) has leveraged its membership in the National Conference on Public Employees Retirement Systems (NCPERS) to be able to offer NCPERS Group Voluntary Term Life Insurance Plan to all active members of the ASGERF.

NCPERS is a non-profit organization providing education and support to public employee retirement systems and the largest trade association for public pensions in the United States and Canada. As a member of the NCPERS, ASGERF has chosen to work with NCPERS to make this insurance available for purchase by its members. The attached information contains more information about this opportunity ASGERF members and yourselves and their families.

I encourage the Department of Human Resources, semi-autonomous authorities, and all government agencies to make this information available to all of their employees who are ASGERF members. ASGERF also extends this opportunity to the Fono and Judiciary for the benefit of all their ASGERF member-employees.

A handwritten signature in black ink, appearing to read "Lemanu P. S. Mauga", with a long horizontal line extending to the right.

LEMANU P. S. MAUGA  
Governor

## **NCPERS Group Voluntary Term Life Insurance Plan**

### **Benefits of the NCPERS Life Plan to the Retirement System**

- Plan is a benefit of NCPERS' membership- not available to non-members
- It is complementary to any existing life insurance being offered (not a replacement)
- Added benefit to members with no cost to the offering organization (employee paid)
- Turn-key implementation- limited System involvement
- Limited ongoing involvement once Plan operational
- Can easily be put on any open enrollment platform
- Annual open enrollment for active members
- Two member premium payment options: payroll/pension deduction or direct payment
- Pension supplement benefit for members- benefits highest at younger ages
- Financial stability- Plan insured by Prudential since its introduction in 1969
- No minimum participation requirements- Plan offered regardless of actual System enrollment

### **Benefits of the NCPERS Life Plan to the Retirement System's Members**

- Provides up to \$325,000 (including AD&D) in additional life insurance protection for families
- Guaranteed issue (no medical exam or underwriting)
- 24/7 coverage- no on duty exclusion
- Plan pays in addition to any other group or individual life insurance
- Automatically includes spouse and dependent child benefits at no added cost or medical exam
- No maximum age
- Coverage can be continued into retirement
- Includes waiver of premium and accidental death benefits
- Enhanced AD&D benefits included
- Includes student loan benefit for any member that is permanently disabled



National Conference on Public  
Employee Retirement Systems  
**Public Employee Financial Protection Plan**



**Guaranteed  
coverage you  
can keep for life**

Group Decreasing Term Life Insurance

Up to **\$325,000** in total coverage for **\$17** a month plus **NEW** Student Loan Benefit





# Life is filled with unexpected events


For \$17 a month, you can help protect everything you've worked so hard for, even after you're gone.

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Through your employer, you are automatically a member of the National Conference on Public Employee Retirement Systems (NCPERS). It's one of the largest trade associations for public sector employees, providing benefits and plans to over 21 million employees and retirees.

NCPERS Public Employee Financial Protection Plan gives your family extra financial security when they need it most: when you're no longer there to help provide for them. This coverage is guaranteed issue, which means there are no medical questions or exams. **You can never lose coverage because of a change in your age or health.** And you'll be happy to know that your coverage is issued by **The Prudential Insurance Company of America (Prudential)**, a company with over 100 years of group life insurance experience. We're pleased to offer you this opportunity. Don't miss out—enroll today.

Sincerely,



Kathy Harrell  
President



## More coverage when you need it most

The plan is designed to pay a maximum benefit amount in your younger years, when your financial obligations may be more significant. That benefit gradually decreases as you get older, when your financial obligations may be less. And the flat rate helps ensure it's affordable coverage the whole time, with no surprise rate hikes.

**AGE**  
**50**  
**AND UNDER**

### **\$17 a month means:**

A way to supplement pension survivor benefits during the early family-building years, when your family's needs are greatest.

**OVER**  
**AGE**  
**50**

### **\$17 a month means:**

Your family will have help covering essentials like funeral costs, medical bills, and credit card debt.



Exclusive member benefit—**\$17/month.**





NCPERS has covered members and their families for more than **40 years**.

## NCPERS' Public Employee Financial Protection Plan includes:

### **For You: Decreasing Term Life**

With Decreasing Term Life Insurance, your family can have insurance protection against the unexpected. The money can go toward paying for funeral expenses, mortgage, rent, credit card bills, college tuition, and other expenses.

### **For You: Accidental Death & Dismemberment (AD&D)**

Your beneficiary can receive an additional benefit for loss of your life resulting from an accident. You may also be eligible for a benefit if you are in an accident that results in specific injuries. Injuries covered may include loss of sight, coma, or dismemberment of hands or feet.\*

### **For Your Family: Spouse and Dependent Term Life**

At no added cost, this plan provides Dependent Group Decreasing Term Life Insurance for your spouse or domestic partner and a flat benefit for all of your dependent children. The benefit amount will be paid to you in a lump sum on an eligible dependent's death, and the benefit amount will be determined by your age at that time.

*\*See the Booklet-Certificate for complete plan information, including limitations and exclusions.*

# A group rate that's competitive

NCPERS guarantees that every active member, regardless of age, pays \$17 a month, and it will **never increase**.

## Members

## Dependent Group Decreasing Term Life

Member's Age at Time of Claim	Group Decreasing Term Life	Group AD&D	Total Benefit for Accidental Death	Spouse/Domestic Partner	Child(ren)*
Less than 25	\$225,000	\$100,000	\$325,000	\$20,000	\$4,000
25 to 29	\$170,000	\$100,000	\$270,000	\$20,000	\$4,000
30 to 39	\$100,000	\$100,000	\$200,000	\$20,000	\$4,000
40 to 44	\$65,000	\$100,000	\$165,000	\$18,000	\$4,000
45 to 49	\$40,000	\$100,000	\$140,000	\$15,000	\$4,000
50 to 54	\$30,000	\$100,000	\$130,000	\$10,000	\$4,000
55 to 59	\$18,000	\$100,000	\$118,000	\$7,000	\$4,000
60 to 64	\$12,000	\$100,000	\$112,000	\$5,000	\$4,000
65 to 69	\$7,000	\$7,000	\$14,000	\$4,000	\$4,000
70 to 74	\$6,000	\$6,000	\$12,000	\$3,000	\$4,000
75 to 79	\$5,000	\$5,000	\$10,000	\$2,000	\$4,000
80 to 84	\$4,000	\$4,000	\$8,000	\$2,000	\$4,000
85 and over	\$3,000	\$3,000	\$6,000	\$2,000	\$4,000

### Payment Examples:

1. If an insured member age 38 dies of natural causes, the beneficiary would receive \$100,000. If death is due to a covered accident, \$200,000 would be payable.
2. If the spouse or domestic partner of a 42-year-old member dies, the member would receive \$18,000.
3. If a dependent child less than age 26 dies, the payment to the member would be \$4,000.

*\*Unmarried children up to age 26 are covered, including adopted children, stepchildren, and foster children who depend on you for support. Dependents in the military service are not eligible.*

*Please note: insurance coverage for a child will not end at age 26 if the child is then mentally or physically incapable of earning a living and meets the definition of Qualified Dependent.*

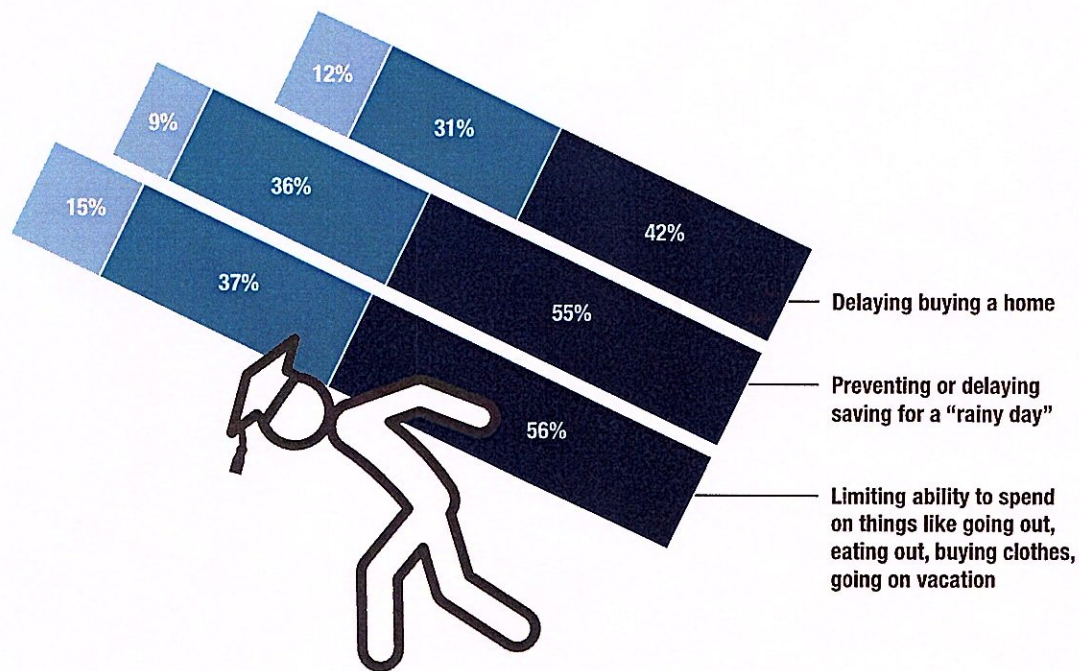


# NEW! Student Loan Protection Benefit

Included in the Group Decreasing Term Life Insurance Plan at no extra cost

Paying off student loans can be challenging enough—but when an unexpected illness or disability prevents you from earning a paycheck, things can get out of control quickly unless you have a backup plan. Ask yourself this: when you are unable to work and faced with a student loan payment in addition to countless other bills, what will you do?

## The Student Loan Burden Can Result In\*\*:



Grads without loans

Grads with loans:  
Paid off

Grads with loans:  
Haven't paid off



**63%**  
**OF AMERICANS  
LIVE PAYCHECK  
TO PAYCHECK\*\***

— **AND** —

**52%**  
**OF AMERICANS  
HAVE LESS THAN  
\$10,000  
IN SAVINGS\*\***

## New Benefit Can Help Keep your Financial Future on Track

The Student Loan Protection benefit is included in Group Decreasing Term Life Insurance Plan at no extra cost. For members age 45 and under, Prudential will reimburse the amount of Student Loans you owe up to a maximum of \$50,000, should you become totally disabled under the terms of the policy\* and have an outstanding student loan balance.

## Limited Time Offer!

Don't miss your one chance this year to get this plan.

**Reply with the enclosed enrollment form today.**

*\*Total Disability: You are "Totally Disabled" when:  
(1) You are not working at any job for wage or profit; and  
(2) Due to Sickness, Injury or both, you are not able to perform for wage or profit, the material and substantial duties of any job for which you are reasonably fitted by your education, training or experience.*

*\*\* American Payroll Association, "Getting Paid in America" Survey, 2016.*

## Special features

### **NEW! Student Loan Protection Benefit**

If you are age 45 and under, approved for a waiver of premium claim due to a total disability, and have an outstanding student loan balance, Prudential will reimburse the amount of student loans that you owe up to a maximum of \$50,000. We developed this benefit to help address the rising burden of student loans.

### **Waiver of Premium**

If you are less than 60 years old and become totally disabled for at least nine months, your insurance may be continued without further premiums, as long as you furnish annual proof of your continued total disability satisfactory to Prudential.

### **Option to Accelerate Payment of Death Benefits\***

If you are terminally ill with a life expectancy of six months or less, you may receive up to 50% of your insurance benefits—up to a maximum of \$112,500 in advance. The death benefit, payable to your beneficiary, will be reduced by that amount.

### **Conversion of Coverage**

If you cease to be a member, you can convert your insurance to a Prudential individual life policy within 31 days following termination of insurance. Dependent Spouse or Domestic Partner Term Life coverage can also be converted if you cease to be a member or die.

### **Retirement Coverage**

Coverage can be continued into retirement if you are insured as an active member and receiving benefits upon retiring. Your premium will continue to remain the same regardless of your age.







**150,000** of your peers have coverage.

## Benefits summary

- Guaranteed coverage—no medical exams or questions required
- 24/7 coverage on or off the job
- Spouse and dependent coverage included
- Estate Guidance Service—create a simple will at no cost and/or purchase a Living Will/Power of Attorney for \$19.99.†
- AD&D coverage included
- Student Loan Benefit

## Enrolling is easy

You may enroll online at [ncpersprotection.com](http://ncpersprotection.com) or submit the enclosed form to the Plan Administrator, Member Benefits.

For additional information about these coverages or how to file a claim, please contact:

### Member Benefits

10739 Deerwood Park Blvd, Suite 200-B, Jacksonville, FL 32256

 800-525-8056  [NCPERS@memberbenefits.com](mailto:NCPERS@memberbenefits.com)

†The Estate Guidance service is an optional service provided by ComPsych® Corporation. Prudential is not responsible for the services provided by ComPsych Corporation, but helps coordinate billing for this service with its premium billing.



# Information about when coverage begins and ends

The effective date of your coverage is the first day of the month after your first direct payment is received. Your member coverage will be delayed if you are not actively at work on the coverage effective date. Instead, your coverage will begin on the date you meet the actively-at-work and other insurance requirements for covered members. Dependent coverage begins when your coverage is in-force. Refer to the Booklet-Certificate for details.

\*Option to Accelerate Payment of Death Benefits is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered terminally ill. You may wish to seek professional tax advice before exercising this option. This brochure describes the Group Insurance Plan in a general manner.

A Booklet-Certificate with complete plan information, including limitations and exclusions, will be provided when you enroll. If there is a discrepancy between this communication and the Booklet-Certificate issued by The Prudential Insurance Company of America, the Booklet-Certificate will govern.

NCPERS is a non-profit organization that provides education and support to public employee retirement systems. NCPERS has no role in the administration of the life insurance program, and the benefits are guaranteed solely by the insurance carrier. NCPERS is compensated solely for the use of its name, service marks, and mailing lists.

Plan arranged and managed by Gallagher Benefit Services, Inc., the employee benefits division of Arthur J. Gallagher & Co. Gallagher receives compensation for the marketing and services it provides, which is discussed and disclosed annually with NCPERS.

Group Decreasing Term Life Insurance, Dependent Group Decreasing Term Life Insurance, and Accidental Death & Dismemberment Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Contract Series: 83500.

This AD&D policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

**IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.**

The plan is administered by Member Benefits and Gallagher Benefit Services, Inc. who are not affiliates of Prudential.

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