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ABOUT THE PLAN

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FEATURES AND BENEFITS

The Illinois Municipal Retirement Fund (IMRF) is a member of the National Conference on Public Employee Retirement Systems (NCPERS) Voluntary Life Insurance Plan.

The NCPERS program has been offered to IMRF members since 1989, because it has a unique plan design. It is particularly well suited for public pension plan members and fills members needs not fully addressed by the pension plan. The IMRF has this plan available because of its membership in NCPERS, but it has no role in the carrier selection, design, or operation of the plan.

There are more than 30,000 IMRF members/retirees and their dependents insured under this plan. The overall NCPERS Plan, of which IMRF is a part, insures more than 87,000 members, retirees and dependents, and has been providing added security for public employees for over thirty years. It has paid over \$100 million to beneficiaries of public employees. NCPERS is the leading advocate for public pension plans and their members, and is dedicated to the protection and improvement of the financial security of public employees.

Handling life's unexpected events can be easier with protection that can be counted on - The NCPERS Public Employee Financial Protection Plan. This coverage, issued by **The Prudential Insurance Company of America (Prudential)**, helps safeguard your financial obligations in the event of death or the death of a covered dependant. Here are some details about this plan:

Attractive Rates - Coverage is available at lower group rates through the purchasing power of the National Conference on Public Employee Retirement Systems.

Rates Do Not Increase With Age - The plan provides insurance for members regardless of age. Benefit amounts are greater when you are younger when your expenses and needs require more coverage. Benefits decrease with age. Please refer to the **Schedule of Benefits chart**.

Easy Payment - You pay for this insurance through automatic payroll deductions.

Coverage All The Time - You are covered 24 hours a day, 7 days a week, on or off the job.

Coverage can be maintained throughout retirement - your active insurance coverage may be continued into retirement, simply by authorizing the premium deduction from your retirement check. The coverage will therefore continue for as long as you want it to, or throughout your lifetime.

Total Disability Protection - If you are under 60 years old and become totally disabled for at least nine months, your Public Employee Financial Protection Plan may be continued without further contributions. You must furnish annual proof of your continued total disability satisfactory to Prudential.

Living Benefit Option - If you are terminally ill, with a life expectancy of six months or less, you may receive up to 50% of your Public Employee Financial Protection Plan benefits, up to \$112,500 (only applies to \$16 plan), in advance, provided you have been in the NCPERS plan for at least one year. The death benefit, payable to your beneficiary, will be reduced by that amount.**

Dependent Coverage - The plan provides Dependent Public Employee Financial Protection Plan for your eligible dependents. The benefit amount will be paid to you in a lump sum on an eligible dependent's death due to any cause. Spousal or domestic partner (\$16 plan only) benefit is determined by your age at the time of your spouse's death.

Eligible dependents are your spouse or domestic partner (\$16 plan only) and unmarried children from live birth. Dependent children are your legally adopted children, stepchildren and foster children who depend on you for support. Dependents in military service are not eligible.

AD&D Coverage - Accidental Death & Dismemberment (AD&D) benefits will be paid in addition to your life insurance benefit for a loss of life or other injuries resulting from a covered accident.*

The full amount of insurance will be paid for the loss of: life; both hands or both feet; sight of both eyes; one hand and one foot; one hand and sight of one eye; one foot and sight of one eye.

Half the amount of insurance will be paid for the loss of: one hand; one foot; sight of one eye.

No more than 100% of the benefit amount will be paid for losses due to the same accident, and the loss must take place within 90 days of the accident.

Additional AD&D Benefits - (only applies to the \$16 plan) Additional amount payable for loss of life as a result of an accident in an automobile while using a seat belt.

Additional amount payable for loss of life as a result of an accident in an automobile using an air bag.

Additional amount payable for tuition reimbursement for a dependent spouse.

Additional annual amount payable for tuition reimbursement for a dependent child.

Additional amount payable for return of remains.

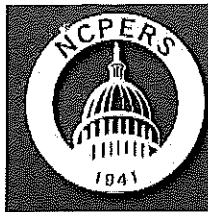
**AD&D Exclusions - No benefit will be paid due to loss from the following: war; suicide or attempted suicide; any bacterial or viral infection (unless the infection was the result of an accidental injury or bacterial infection which results from the accidental ingestion of contaminated substances) or mental infirmity or disease, or medical or surgical treatment thereof; or by aircraft travel if you have any duties aboard the aircraft, or if you are giving or receiving training for such duties.*

***please refer to the ABO Disclosure on the home page.*

NCPERS is a non-profit organization organized to provide 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.

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VOLUNTARY GROUP LIFE INSURANCE

ILLINOIS

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SIMPLE-AFFORDABLE-PAYROLL DEDUCTED

The National Conference on Public Employee Retirement Systems (NCPERS) offers a supplemental survivor's benefit and insurance plan to enhance the financial security of its members. It is voluntary and administered by payroll deduction.

Simple

For a flat monthly cost, a member can further guarantee the financial security of survivors, even after retirement!

Affordable

\$16 monthly buys this great value, coordinated with the members pension survivor benefit.

Payroll Deducted

The cost will be deducted from the member's paycheck.

Want to know more?

To learn more about the history and details of this valuable plan - simply select one of the links in the navigation bar.

IMPORTANT UPDATE: New Administrator Announced for the NCPERS Group Term Life Insurance Program

Member Benefits is happy to announce that we will take over all administrative duties from HealthSmart for the program effective October 20, 2018. We would like to take this opportunity to thank you for your continued participation in the NCPERS Group Life Insurance program and **extend our commitment to you that Member Benefits will make this change as seamless as possible for you and your Participating Employees.**

What will the change to Member Benefits mean to you?

- **NO CHANGE to your ongoing 2018 Open Enrollment for the plan.** As in previous years, please return all open enrollment changes/additions directly to HealthSmart.
- **NO CHANGE in your Prudential coverage** as a result of this administrative change.
- **NO CHANGE in your Prudential premiums** as a result of this administrative change.
- **NO CHANGE to the toll-free number for the program, (800) 525-8056.** You may use the same number to call with any service, coverage, & billing questions.
- **NO CHANGE to the administrative process.** To ensure a smooth transition, Member Benefits will continue to process all new enrollments, changes, and claims in a manner consistent with your existing process through HealthSmart.
- Any open service related matters (i.e changes, claims) will be brought to resolution by HealthSmart.
- **Beginning October 20, 2018, please note the new Payment Address:**

Member Benefits

**7645 Gate Parkway, Suite 101
Jacksonville, FL 32256.**

You will notice this new address change on your December Invoice, which you will receive in late November.

- All calls, emails, payments, mail, and faxes delivered to HealthSmart addresses will be automatically forwarded to Member Benefits for a period of 3 months beginning on October 20, 2018.
- Please note new email address: NCPERS@memberbenefits.com
- Please note new fax number: (904) 396-2091
- All information and enrollment websites will remain active.