

O. S. E. A. Adopts Group Life Insurance Plan; Low Rates for Members and Families

The Oregon State Employees Association, by action of its board of directors, has entered into a contract with the West Coast Life Insurance Co. for group life insurance coverage.

This means that every present member of the Association and every state employee who becomes a member is eligible to avail himself of one of the most attractive insurance plans ever offered to a group of employees.

The Insurance Plan

There are two optional plans of coverage: (1) for the individual member only, and (2) for the member and his family.

The amounts of insurance are as follows: (1) for the individual member only: \$2,000 at age 34 and under; \$1,500 when at ages 35 to 44; and \$1,000 when at ages 45 and over. (2) for the member's family: for the spouse— $\frac{1}{2}$ of the member's coverage, and for the unmarried children (ages 3 mos. to 18 years)—\$300 each.

The cost is on a monthly premium basis, deductible from payroll, as follows:

Single member	\$1.15
Member and spouse	1.63
Member, spouse and children	1.79
Widow or widower member and children	1.31

The cost per month for children covers *all* the children, regardless of number.

You will observe that the monthly premium does NOT get larger with increasing age—the coverage decreases in two steps but never less than to \$1,000 on the member, \$500 on the spouse and \$300 on each of the children.

There is a waiver of premium in the event of total and permanent disability before attaining age 60.

No medical examination is required for employees who are O.S.E.A. members when the plan becomes effective for his chapter.

If the employee and spouse are both members, each can carry the individual member coverage, but only one of the parents can carry protection for the children.

The details of the plan are more specifically set forth in an attractive prospectus which has been mailed to every state employee. If you did not receive a copy or want another one, your request to O.S.E.A. headquarters at Salem will receive prompt response. All chapters are to be contacted personally by Forrest Stewart and Mr. Van Vanette, company representative from San Francisco. Later contacts with employees will be made by company representatives. Watch for the dates of meetings in your area!

Benefits to Members

Without going into the many merits of *any* life insurance program for *any* individual, let it be known that this O.S.E.A. plan for its members is unique in that it offers protection for the entire family at low cost, and to many who could not obtain insurance in any other way. It permits premium payments on a monthly basis without the usual added cost associated with that method on individual insurance policies. All details concerning the insurance will be handled through the O.S.E.A. without bother to the member, thus assuring him of proper representation by the Association, which has always had and will continue to have the members' individual interests as its own. As the plan continues in effect, and provided that favorably mortality experience is evident, the normal expected returns on premiums will accrue