



**The Saginaw Chippewa
Indian Tribe of Michigan**

Tribal Life FAQ

Do I need to complete a Medical Questionnaire in order to be covered under the Saginaw Chippewa Tribal Life Insurance program?

No. Medical questions are not asked. All registered tribe members are eligible from the time of birth to the time of death.

Are there any pre-existing condition clauses?

No. Any registered tribal member who is living on the date of enrollment is eligible for the benefit.

Are benefits reduced for any individual members?

Yes. Members over the age of 70 are covered at ½ of the face value of the policy, or \$75,000. Members under the age of 6 months are also covered at \$10,000.

How is premium paid?

The tribe is responsible to pay the premium. If you elect to enroll and pay your own premium, it will be deducted from your per capita.

Can we request a different level of coverage other than those shown in the illustration?

For now, the Tribe has chosen \$150,000 as the maximum benefit for those between 6 months and 70 years old.

Does the insurance company writing these policies have experience within the Native American community?

Yes. Current clients include Tribes, Casinos, Tribal-Affiliated businesses as well as states, municipalities, Fortune 500 companies, etc. References are available upon request.

Who owns the Policy?

The Tribe owns the policy.

Who do I call if I have questions about the policy?

We have a dedicated team of operators who will take your toll free calls at **866-866-8666** Monday- Friday from 8:30 am to 8:00 pm Eastern Standard Time.

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