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## Auto and Home Program

### Lower your Auto and Home Owners insurance rates today!

Offering a group discount exclusive to Cultural Group members.

As a member of a Cultural Group, you automatically qualify for a group discount for your Auto and Home Insurance through MetLife. Through this program you may have access to special group discounts not available to the general public.

SnapQuote® offered by MetLife Auto & Home® is the easy way to get multiple competitive quotes from several trusted, highly rated insurance carriers, so you can compare rates and choose the policy that works best for you. Plus, you'll have access to convenient payment options and could gain even deeper savings by bundling different policies together. SnapQuote® is fast, simple, and puts the power of choice in your hands.

[Auto & Home Brochure – PDF Download](#)

Get the insurance you want at a great price with SnapQuote®. Get an instant quote online then call 1-844-299-6803 to receive final rates and enroll. Online quotes do not reflect group discounts.

### Cultural Group Benefits Code: EN4

- ✓ Call MetLife for a quote today at **877-491-5087**. The MetLife representative will offer savings and discounts from MetLife AND also other leading insurance companies. Be sure to mention that you're a Cultural Group Benefits member.

[GET A QUOTE](#)

*All members of a Cultural Group Association are eligible for Snapquote; no purchase of other benefits from Cultural Benefit Group are required.*

### SERVICES

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## Contact Us

### Thank you for your interest in Cultural Group Benefits

Let us know how we can serve your community! Call, send us an email, or fill out the form below to get in touch.

#### Office

Phone: 651-287-3248

Fax: 651-739-3265

Email: [info@culturalgroupbenefits.com](mailto:info@culturalgroupbenefits.com)

**Cultural Group Benefits**

6701 Upper Afton Rd

Saint Paul, MN 55125

United States of America

[View Map](#)

First name\*

Last name

Mobile phone number

Email\*

Contact Type

- ☐ Agent
- ☐ Group Leader
- ☐ Group Member
- ☐ Other

## FAQ

Below you will find answers to common questions regarding Cultural Group Benefits’ Group Term Life Insurance Plan. If you have any questions that are not addressed below, seek please [contact us](#).

- [+](#) Why are cultural associations adopting cultural group term life insurance plans?
- [+](#) Have all cultural claims been paid?
- [+](#) How are premiums paid?
- [+](#) How is the premium rate determined?
- [+](#) What about premium rate changes?
- [+](#) Can our children be insured?
- [+](#) Can my child be my beneficiary?
- [+](#) Can a member who belongs to multiple cultural associations have insurance coverage through The Hartford with more than one of those associations?
- [+](#) Can a member decline coverage and then apply for insurance later?
- [+](#) How does our group get the Cultural Group Term Life Insurance Plan started?

For additional information, please visit [www.CulturalBenefits.com](#) or contact us at [651.287.3248](#)

This document outlines the basic features of the insurance. All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy issued to the policyholder. This program may vary and may not be available to residents of all states.

Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155.

Life Form Series includes GBD-1000 (10/08), GBD-1100 (10/08), or state equivalent.

AGL-1942

Not available in all states.

The Hartford Insurance Group, Inc. (NYSE: HIG) operates through its subsidiaries under the brand name, The Hartford, and is headquartered in Hartford, Connecticut. For additional details, please read The Hartford’s legal notice at [www.TheHartford.com](#).

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## GROUP TERM LIFE INSURANCE

- [> Plan Overview](#)
- [> Group Quote & Enrollment](#)
- [> Individual Member Enrollment](#)
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Accordion Content from <http://culturalgroupbenefits.com/products/group-term-life-insurance/faqs/>

Why are cultural associations adopting cultural group term life insurance plans?

Group Term Life Insurance can help reduce your burden on the community in time of need. All members may enroll in the Group Term Life Insurance plan. The Guaranteed Issue Term Life is available to those who enroll in the first month of enrollment for the cultural group. A member that declines coverage can apply at the next policy anniversary. That member will be required to complete a Simplified Issue Application in order to be approved for coverage by The Hartford.

Why are cultural associations adopting cultural group term life insurance plans?

Have all cultural claims been paid?

Yes, claims have been paid within 1 to 2 weeks after The Hartford has received completed claim forms and required documentation. Deaths that happen outside the United States require extra time to process because documentation needs to be obtained from the embassy.It is possible for claims to be denied based on plan provisions.

Have all cultural claims been paid?

How are premiums paid?

The group receives a common billing for all members. Depending on your group, premiums can be paid monthly, quarterly, semi-annually or annually.

How are premiums paid?

How is the premium rate determined?

The premium rate charged is determined based on the demographic makeup of the group being quoted. Such factors include: the number of members, average age, male-female ratio, and benefit level.

How is the premium rate determined?

What about premium rate changes?

Individuals cannot be singled out for a rate increase. The Hartford reserves the right to change the premium rate table on any policy anniversary. This includes the right to change premium rates for a benefit that applies to all individuals of the same class, age, and sex. Premium rates will also change on the renewal date occurring on or next following the date an individual enters into a new age bracket.

What about premium rate changes?

Can our children be insured?

Yes, you may elect to cover your dependent children at an affordable rate. Your unmarried dependent children who are least 15 days old but under age 21, or under age 23 if a full time student, are eligible for coverage. Coverage for dependent children cannot be duplicated if both parents are covered under the policy as insured persons.  
In Texas only, dependent coverage begins at birth, but not yet age 25, as opposed to 15 days.  
In Washington only, dependent coverage begins at at least 15 days old but not yet 26; age 25, but not yet 26, and in full-time attendance to accredited institution.

Can our children be insured?

Can my child be my beneficiary?

If any beneficiary is a minor, The Hartford may pay his or her share, until a legal guardian of the minor's estate is appointed, to a person who at The Hartford's opinion is providing financial support and maintenance for the minor. The Hartford will pay:

1. \$200 at your death; and

2. Monthly installments of not more than \$200

Payment to any person as shown above will release The Hartford from all further liability for the amount paid.

Can my child be my beneficiary?

Can a member who belongs to multiple cultural associations have insurance coverage through The Hartford with more than one of those associations?

The Group Term Life Insurance Plan underwritten by Hartford Life and Accident Insurance Company, only allows coverage under one Cultural Group Association.

Can a member who belongs to multiple cultural associations have insurance coverage through The Hartford with more than one of those associations?

Can a member decline coverage and then apply for insurance later?

A member that declines coverage can apply at the next policy anniversary. That member will be required to complete an application that includes health questions in order to be approved for coverage by The Hartford.

Can a member decline coverage and then apply for insurance later?

How does our group get the Cultural Group Term Life Insurance Plan started?

To obtain rate quotes, list on the Cultural Group Benefits Census Form all active members and the date of birth and gender for each of them.  
  
You may download and email the Census Form to [Info@CulturalGroupBenefits.com](mailto:Info@CulturalGroupBenefits.com) or print and mail the Census Form to Cultural Group Benefits, 6701 Upper Afton Road, Woodbury, MN 55125 or fax to 651.739.3265.

## Group Quote & Enrollment

### For Cultural Group Association Leaders

#### Step 1: Get a Quote:

To obtain a quote for your Cultural Group Association, please provide the following information:

- > **A group Census form. Contact us at [info@CulturalGroupBenefits.com](mailto:info@CulturalGroupBenefits.com)** to obtain a copy of the Census Form. **Fax:** Cultural Group Benefits Fax
- > Group Leader Contact Information Form – [Click Here](#) to Download

**To complete the census form for a preliminary quote**, online you will need three required pieces of information about each active member of your cultural association: full name, date of birth, and gender. *You may enter approximate ages if dates of birth are not readily available. But be aware that if approximate ages are used to obtain rate quotes, those rates may change when your members actually apply for coverage and furnish the required dates of birth.*

You may omit social security numbers at this early point on the Census Form.

Note: When your group moves to the next stage and decides to apply for coverage, you will need to fill out all fields in the Census.

#### To submit the Census

To protect the data, **please do not email us your census form** with social security numbers on it. Please send us your completed Census Form via mail or fax:

- > **Fax:** Cultural Group Benefits Fax Number: 651.739.3265
- > **Mail:** Cultural Group Benefits Company, 6701 Upper Afton Road, Woodbury, MN 55125

#### Premium Rates

Premium rates are established for each cultural group based on its composition (total number of active members, ratio of males to females and their ages.)

#### When will I receive my quote?

You will receive a quote within 2 business days of submitting the census form. The quote will include rates for each benefit amount: \$10,000, \$15,000, \$20,000, and \$25,000.

#### Step 2: Apply

After your group has completed the Census form and submitted it to Cultural Group Benefits, you will receive a customized quote. You can take the following steps to move forward and enroll for the Group Term Life Insurance Plan.

To apply for Group Term Life Insurance coverage, your group must follow a two-step process.

+ Step 1: Group Application

+ Step 2: Group Member Enrollment

Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155.

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#### GROUP TERM LIFE INSURANCE

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> [FAQ](#)



Accordion Content from <http://culturalgroupbenefits.com/products/group-term-life-insurance/group-quote-enrollment/>

Step 1: Group Application

- Please return the following three forms to Cultural Group Benefits:
- **Acknowledgement Page.** A group leader (President, or other designated leader) signs the Acknowledgement Page, which was included in your quote. On this page, you include your:
    - 1. official group name,
    - 2. your requested effective date,
    - 3. your requested premium frequency mode: quarterly, semi-annual, annual.
    - 4. your selected benefit levels (first year and second-year levels),
    - 5. and indicate whether or not your group selected to have an optional child rider on your policy.
  - **Participation Agreement.** Group leader signs the Participation Agreement, which was included in your Quote
  - **Group By-laws.** Group submits their Group By-laws to Cultural Group Benefits

Step 1: Group Application

Step 2: Group Member Enrollment

- Once you have completed Step 1, the group leader (or designated insurance administrator) will receive from Cultural Group Benefits Member Term Life Insurance Enrollment Form. This Member Enrollment Form has been customized for the choices your group has made in terms of plan design.
- The group leader must distribute the enrollment form to all the active members. Active members who wish to enroll must fill out the entire form and submit their premium payment to the group leader. PLEASE BE SURE ENROLLMENT FORM IS 100% COMPLETE!
- The group leader will then submit all the enrollment forms and the first premium payments to Cultural Group Benefits. Enrollment forms and first premium payments must be received by Cultural Group Benefits before the effective date of the plan.

Step 2: Group Member Enrollment



## Individual Member Enrollment

Below you will find information for individual member enrollment into your Group Term Life Insurance plan.

- +

How do I Add Members during the Enrollment Period?
- +

When Is the Enrollment Period for my Cultural Association and how long does it last?
- +

When should the Group pay their new premium?
- +

How do I terminate the Group Term Life Insurance Plan for an Individual Member?
- +

How do I make changes to the Group Term Life Insurance Plan for an Individual Member?

### GROUP TERM LIFE INSURANCE

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How do I Add Members during the Enrollment Period?

New members to your Cultural Association can enroll in the Group Term Life Insurance Plan during the month of the Enrollment Period. Simply click on your group’s designated plan below and fill out the form. Please sign, date and send the completed enrollment form back to Cultural Group Benefits via email, fax or mail:

- Email:Info@Culturalgroupbenefits.com
- Fax: (651) 739-3265
- Mail: 6701 Upper Afton Road, Woodbury, Minnesota 55125

Enrollment forms for U.S. Residents

[Plan 1](#)  
[\\$10,000](#)  
[Plan 2](#)  
[\\$15,000](#)  
[Plan 3](#)  
[\\$20,000](#)  
[Plan 4](#)  
[\\$25,000](#)

**Individuals who are joining your Cultural Association from another cultural group** should contact the Cultural Group Benefits billing office. No individual participating in this block of business under Cultural Group Benefits can participate in two groups

**Members who chose not to enroll during their first opportunity**, can apply during the Application Period by filling out the Simplified Issue form. To obtain the Simplified Issue form, please contact the billing office at (651)287-3248.

How do I Add Members during the Enrollment Period?

When is the Enrollment Period for my Cultural Association and how long does it last?

The Enrollment Period for each individual cultural association is based on how frequently the group has chosen to pay their premiums. It always starts on the 1<sup>st</sup> of the month, and lasts for the entire month.

There are four payment options: Monthly, Quarterly, Semi-Annual, and Annual.

- Monthly & Quarterly Payment Groups: Your enrollment period is September 1st through September 30th.
- Semi-Annual & Annual Payment Groups: Your Enrollment Period is the effective date of when you began participating in the Cultural Group Term Life Insurance Plan.

When is the Enrollment Period for my Cultural Association and how long does it last?

When should the Group pay their new premium?

Current Member Premiums

The group should always pay the premium owed for current members by the 1st of the month.

New Member Premiums

The premium for new members will be paid by the 15th of the month.

When should the Group pay their new premium?

How do I terminate the Group Term Life Insurance Plan for an Individual Member?

The Group Leader will provide a written or email notice to Cultural Group Benefits informing them of any member cancellations along with the effective termination date.

How do I terminate the Group Term Life Insurance Plan for an Individual Member?

How do I make changes to the Group Term Life Insurance Plan for an Individual Member?

If there are name changes, adding or removing a child and/or address changes, the member must send a letter indicating the change to: Cultural Group Benefits, 6701 Upper Afton Road, Woodbury, MN 55125. You will receive a Confirmation Letter acknowledging the change.



## Plan Overview

### Group Term Life Insurance Plan Overview

Cultural Group Benefits offers a quality group term life insurance plan for the benefit of your Cultural Association members. We know your community has many goals and that the financial security of your families is right at the top of the list. The Cultural Group Life Insurance Plan has been created for cultural associations and is now available to help meet the goals of your community.

Act now upon this initial offer, you cannot be turned down for coverage, no matter what your health status. (Cancer, heart disease, weight concerns, high blood pressure, diabetes, accidents — all covered — ) and the list goes on. Again, guaranteed issue is only offered to members who enroll. If a current member does not enroll during the guaranteed issue time frame, they may apply through Simplified Issue on the policy anniversary date.

#### Eligibility

All active Cultural Group Members and their dependent children who reside in the United States and have a Social Security Number are eligible to enroll for coverage. Members who are residents of Minnesota must be under the age of 82.

#### Effective Date

Once your enrollment form has been submitted, your coverage becomes effective on the Policy Issue Date of your cultural association. If a current member does not enroll during the guaranteed issue time frame, they may apply through Simplified Issue on the policy anniversary date.

#### Plan Benefits

- > Coverage is guarantee issue – you cannot be turned down when you enroll for coverage the first time it is offered.
- > Children's rider benefit is optional in the amount of either \$5,000 or \$7,500.

#### Plan Designs

The following Guaranteed Issue coverage amounts are available:

- > Plan 1: \$10,000\*
- > Plan 2: \$15,000\*
- > Plan 3: \$20,000\*
- > Plan 4: \$25,000\*

*\* Rates and/or benefits may change on a class basis. At age 65, your benefit amount will reduce to 50% of the basic amount of life insurance. At age 70, your benefit amount will reduce to 10% of the basic amount of life insurance.*

#### First Year Graded Death Benefit

If the death of a member occurs in the first year of a member's insurance coverage, the Life insurance benefit amount will reduce as follows:

- > Under age 65 will reduce to 50%
- > Age 65 through 69 will reduce to 25%
- > Age 70 or older will reduce to 5%

#### Reduction In Coverage Due to Age

On the premium due date or the next following premium due date you: 1) attain age 65, your life insurance benefit amount will reduce to 50% of the basic amount of life insurance; and 2) attain age 70, your life insurance benefit amount will reduce to 10% of the basic amount of life insurance amount with an appropriate adjustment in premium.

#### Optional Children's Benefit

If you participate in your group's insurance plan, you have the option of purchasing insurance for your dependent children. All your children may be covered.

- > Plan A: \$5,000 each child under age 21 — Premium per family for all children: \$.40/month
- > Plan B: \$7,500 each child under age 21 — Premium per family for all children: \$.60/month
- > (Texas) Plan A: \$5,000 each child live birth to age 25 — Premium per family for all children: \$.48/month
- > (Texas) Plan B: \$7,500 each child live birth to age 25 — Premium per family for all children: \$.71/month
- > (Washington) Plan A: \$5,000 each child 15 days to age 26 — Premium per family for all children: \$.40/month
- > (Washington) Plan B: \$7,500 each child 15 days to age 26 — Premium per family for all children: \$.60/month

The Children's Benefit covers unmarried, dependent children who are U.S. residents, possess a Social Security Number, and who are at least 15 days old, but not yet age 21; and under age 23 if a full-time student at an accredited institution of learning. Coverage for dependent children cannot be duplicated if both parents are covered under the policy as insured persons. In Texas only, dependent coverage begins at birth, but not yet age 25, as opposed to 15 days.

#### Termination of Coverage

As long as you remain an active member in an eligible class for coverage, pay your premiums when due, and the Master Policy remains in force, your coverage cannot be terminated.

#### Dependent Termination

Coverage for Your Dependent Child(ren) ends on the earliest to occur of: 1) the date The Policy terminates; or 2) the Premium Due Date on or next following the date: a) with respect to Your Dependent Child, he or she no longer meets the definition of Dependent Child; b) the required premium is not paid, subject to the Individual Grace Period provision; or 3) the date Your coverage ends. However, if Dependent Child coverage would terminate because of Your death, coverage will continue until the Premium Due Date on or next following Your death.

#### Exclusions

Suicide: If You or Your Dependent commits suicide while sane or insane:

- during the first two years of coverage under The Policy, We will only pay the deceased person's Life Insurance Benefit in an amount equal to the premium paid for coverage to the date of death; and
- during the two years immediately following an increase in coverage under The Policy, We will only pay the deceased person's Life Insurance Benefit in an amount equal to the amount of Life Insurance in force prior to the increase, plus an amount equal to the premium paid for the increase to the date of death.

The full Life Insurance benefit amount for the deceased person is payable if he or she is covered under The Policy and commits suicide after the two year period. The two year period includes the time coverage was in force under a Prior Policy.

#### Download Brochure

[Click Here](#) to Download Our Group Plan Life Insurance Plan Brochure

#### Receive a Quote

Give your members the opportunity to decide for themselves if this benefit will be right for your community.

 [Cultural Group Association Census Form – PDF](#) or [Excel](#)

Please complete the information requested on the census form to receive a quote.

Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155.

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## International Medical Plans

Many young people today have the opportunity to travel and study overseas. Being sure they have the right protection brings peace of mind to everyone.

Especially if you or your loved ones are traveling to a part of the world that has political instability or an outdated medical system, sale this insurance should be strongly considered!

International Medical Plan insurance is a unique policy that includes:

- ✓ Coverage limits ranging from \$50,000 to \$2,000,000
- ✓ Ranges from 5 days to 2 years of coverage
- ✓ Plans can also be used for adults traveling overseas
- ✓ Emergency Medical Evacuation
- ✓ Political Evacuations
- ✓ Medical benefits that include hospital room and board, intensive care, emergency room care, local ambulance, and much more!

[APPLY NOW](#)

### Eligibility includes:

**Patriot International:** For U.S. citizens traveling abroad

**Patriot America:** For non-U.S. citizens traveling outside their home country

Please contact an MBA representative for more information regarding Patriot Travel Medical Insurance by calling toll-free: 800-360-6117 or [apply online here](#).

### SERVICES

[▸ Group Term Life Insurance](#)[▸ International Medical Plans](#)[▸ Auto and Home Program](#)[▸ Pre-Paid Legal and Identity Theft Plans](#)





Cultural Group Benefits is designed to meet the needs of today's international communities.

## MISSION STATEMENT

Preserving traditions for generations to come through education and financial protection programs.

## Group Life Insurance Plan for Your Association

We know your community has many goals and that the financial security of your families is right at the top of the list.

[Learn More](#)



## TESTIMONIALS



“ We sadly lost a very beloved and wonderful student from our community. He went with his high school friends to the ocean on an authorized skip day where he drowned in deep water. The Children's rider from our **Zambian Group Life Insurance Plan** was very helpful to the family and our community in meeting the financial responsibilities of bereavement. We are grateful that this group life insurance is available for times of need.

**JOSEPH KUMBA MAMBWE**  
*Zambians In Florida Association (ZIFA)*



## About Cultural Group Benefits

Cultural Group Benefits was founded in 2000 to support cultural associations and their members.

Cultural Group Benefits provides education and financial security to cultural communities through life insurance and other programs designed specifically to assist people who are a part of an international family and live a multi-cultural experience.



### Key Leadership: Sam Ndely

Sam Ndely, originally from Limbe, Cameroon, migrated to the United States and attended the University of Minnesota earning a BA in Economics in 1985. While living in Minnesota, Sam began a long personal history with cultural associations in the US, becoming a member of MINCAM, MN and FAKO Elements Cultural Association where he is a past president. Sam's own experience led him to be a co-pioneer in the development of cultural group programs. These programs are designed to strengthen cultural communities in the United States by bridging the gap between living in American and maintaining cultural traditions from back home.

## Core Values



### Community

Having a sense of community unites us and allows us to be a part of something greater than ourselves.



### Respect

Respect for each other is a guiding principle in all our interactions.



### Integrity

Our values of honesty and integrity define the choices we make and the recommendations we give. We do what we say we're going to do and always do what's right and suitable for each client.



### Improvement

We believe in reaching higher. We continually strive beyond the status quo and continue to build year after year.



### Purposeful

Business should be purposeful. In aligning our actions with a clear purpose, we are able to simplify our processes and optimize our services.

## Cultural Programs Overview

### Association Group Life Insurance

Provide group life insurance to all members of your association and achieve peace of mind knowing everyone will be taken care of.

[Learn More](#)

### Service Awards

At the heart of being human is the willingness to serve others. Cultural Group Benefits is honored to recognize outstanding people who have dedicated their lives for the pursuit of development and peace through their Cultural Changemakers Award.

### Cultural Changemakers Award

*For dedication and excellence in serving people in the United States who have come from other countries.*

[info@culturalgroupbenefits.com](mailto:info@culturalgroupbenefits.com)

### FAQ



Is any Cultural Group Association eligible for these benefits?

All Cultural Group Associations, who are legally registered non-profit associations, are eligible to participate in Cultural Group Benefit Programs. It doesn't matter where you are located in the United States, or how long you have been a Cultural Association.



How does an Informal Cultural Group become a legally registered non-profit association in the United States?



How does Cultural Group Benefits support the cultural community?



Who Is LeClair Group, and what role do they play?



Do I need to be a U.S. Citizen to participate In the Cultural Group Benefits programs?



Will Cultural Group Benefits come and participate at our annual conference?



Does Cultural Group Benefits operate throughout the United States?



Accordion Content from https://culturalgroupbenefits.com/about/

<p><b>Is any Cultural Group Association eligible for these benefits?</b></p> <p>All Cultural Group Associations, who are legally registered non-profit associations, are eligible to participate in Cultural Group Benefit Programs. It doesn't matter where you are located in the United States, or how long you have been a Cultural Association.</p>
<p>Is any Cultural Group Association eligible for these benefits?</p>
<p><b>How does an informal Cultural Group become a legally registered non-profit association in the United States?</b></p> <p>If your Cultural Association is loosely organized as an informal organization, and you would like to become a legally registered non-profit association, then you should contact the Secretary of State's office in your state, and ask for the paperwork to become a 501(c)(3) non-profit organization.</p>
<p>How does an informal Cultural Group become a legally registered non-profit association in the United States?</p>
<p><b>How does Cultural Group Benefits support the cultural community?</b></p> <p>Cultural Group Benefits uniquely understand the role of cultural communities. Cultural Group Benefits founder, Sam Ndely, came to the United States from Cameroon, and Sam has always participated in his own cultural association. The support system that exists within cultural groups is something that has always been very meaningful to Sam. His dedication to his own cultural association, and his never ending quest to provide meaningful support to his fellow brothers and sisters, is the driving force behind our company. In honor of this, Cultural Group Benefits is starting its own scholarship fund in 2015 to assist young people who are members of their Cultural Group Associations to pursue higher education.</p>
<p>How does Cultural Group Benefits support the cultural community?</p>
<p><b>Who is LeClair Group, and what role do they play?</b></p> <p>LeClair Group is the third party administrator who processes the billing for the Cultural Group Benefit Group Life program. They are located in Minnesota, and have a long standing solid relationship with the founders of Cultural Group Benefits.</p>
<p>Who is LeClair Group, and what role do they play?</p>
<p><b>Do I need to be a U.S. Citizen to participate in the Cultural Group Benefits programs?</b></p> <p>Whether or not you are a US citizen or permanent resident matters only for certain programs that we offer.</p> <ul style="list-style-type: none"><li>◦ For example, anyone can participate in the International Medical Plans. This includes US citizens traveling abroad, or people from other countries traveling to the United States. All you need is a valid passport from any country.<ul style="list-style-type: none"><li>▪ For the Group Life Insurance program, all members must be US citizens or permanent residents with a social security number.</li></ul></li></ul>
<p>Do I need to be a U.S. Citizen to participate in the Cultural Group Benefits programs?</p>
<p><b>Will Cultural Group Benefits come and participate at our annual conference?</b></p> <p>Cultural Group Benefits wants to support as many cultural conferences and festivals as possible. Please email us at <a href="mailto:info@culturalbenefits.com">info@culturalbenefits.com</a> to let us know as early as possible the dates for your key events.</p>
<p>Will Cultural Group Benefits come and participate at our annual conference?</p>
<p><b>Does Cultural Group Benefits operate throughout the United States?</b></p> <p>Cultural Group Benefits is headquartered in Minnesota, and operates in most of the 50 states. For up to-date information please email or call to find out if your state is approved to have coverage. Phone (651)287-3248<sup>®</sup> or e-mail <a href="mailto:info@culturalgroupbenefits.com">info@culturalgroupbenefits.com</a></p>
<p>Does Cultural Group Benefits operate throughout the United States?</p>

## Products to Serve

The insurance department at Cultural Group Benefits strives to provide economic security and education.

We understand the changing needs of our members and are available to answer all questions.

### Group Term Life

The Cultural Group Life Insurance Plan has been created for cultural associations and is now available to help meet the goals of your community.

[Learn More & Enroll](#)

### International Medical Plans

For anyone traveling outside of their home country.

[Learn More & Apply](#)

### Auto and Home Program

Get a free online quote for your Auto and Home Owners insurance featuring a special Cultural Group discount.

[Learn More & Enroll](#)

### Pre-Paid Legal & Identity Theft

Covers your Will Preparation, Healthcare Directives, Unlimited Legal Advice and More

[Learn More & Apply](#)

## SERVICES

[> Group Term Life Insurance](#)[> International Medical Plans](#)[> Auto and Home Program](#)[> Pre-Paid Legal and Identity Theft Plans](#)



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## Auto and Home Program

### Lower your Auto and Home Owners insurance rates today!

Offering a group discount exclusive to Cultural Group members.

As a member of a Cultural Group, you automatically qualify for a group discount for your Auto and Home Insurance through MetLife. Through this program you may have access to special group discounts not available to the general public.

SnapQuote® offered by MetLife Auto & Home® is the easy way to get multiple competitive quotes from several trusted, highly rated insurance carriers, so you can compare rates and choose the policy that works best for you. Plus, you'll have access to convenient payment options and could gain even deeper savings by bundling different policies together. SnapQuote® is fast, simple, and puts the power of choice in your hands.

[Auto & Home Brochure – PDF Download](#)

Get the insurance you want at a great price with SnapQuote®. Get an instant quote online then call 1-844-299-6803 to receive final rates and enroll. Online quotes do not reflect group discounts.

### Cultural Group Benefits Code: EN4

- ✓ Call MetLife for a quote today at **877-491-5087**. The MetLife representative will offer savings and discounts from MetLife AND also other leading insurance companies. Be sure to mention that you're a Cultural Group Benefits member.

[GET A QUOTE](#)

*All members of a Cultural Group Association are eligible for Snapquote; no purchase of other benefits from Cultural Benefit Group are required.*

### SERVICES

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## Group Term Life Insurance



### GROUP TERM LIFE INSURANCE

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Enrollment Period Reminders for Association Group Leaders [Click Here](#) ×

Download a brochure on the Group Term Life Insurance Plan here. [Click Here](#)

### The Goal is to Take Care of One Another

Life insurance can help your family if something were to happen to you. Cultural Group Benefits Insurance Trust has designed a group term life insurance plan specifically for the benefit of cultural associations and their members.



### A Company That Has Earned our Trust

With our ongoing commitment to provide the best possible service along with quality benefits to the cultural community, we are extremely pleased and proud that Hartford Life and Accident Insurance Company is the underwriting insurance company for the Cultural Group Benefit Insurance Trust Life Insurance Plan.

LeClair Corporation is the Plan Administrator and Insurance broker that administers the insurance plan on behalf of Hartford Life and Accident Insurance Company for the benefit of the Group Policyholders. LeClair Corporation is compensated for the placement of insurance and for the services it provides to customers on behalf of the insurance company, in addition to other compensation it may receive.

Richard Lett is the licensed agent in all jurisdictions.

*This website explains the general purpose of the insurance described, but in no way changes or affects the Master Policy AGL-1942 as actually issued. In the event of a discrepancy between this website and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy issued to the policyholder. This program may vary and may not be available in all states, for example Montana. Please see your Group Leader for a list of available states.*

CGBLIFEOR2017-WEB

Life Form Series includes GBD-1000, GBD-1100, or state equivalent



## FAQ

Below you will find answers to common questions regarding Cultural Group Benefits’ Group Term Life Insurance Plan. If you have any questions that are not addressed below, seek please [contact us](#).

- + Why are cultural associations adopting cultural group term life insurance plans?
- + Have all cultural claims been paid?
- + How are premiums paid?
- + How is the premium rate determined?
- + What about premium rate changes?
- + Can our children be insured?
- + Can my child be my beneficiary?
- + Can a member who belongs to multiple cultural associations have insurance coverage through The Hartford with more than one of those associations?
- + Can a member decline coverage and then apply for insurance later?
- + How does our group get the Cultural Group Term Life Insurance Plan started?

For additional information, please visit [www.CulturalBenefits.com](#) or contact us at [651.287.3248](#)

This document outlines the basic features of the insurance. All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy issued to the policyholder. This program may vary and may not be available to residents of all states.

Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155.

Life Form Series includes GBD-1000 (10/08), GBD-1100 (10/08), or state equivalent.

AGL-1942

Not available in all states.

The Hartford Insurance Group, Inc. (NYSE: HIG) operates through its subsidiaries under the brand name, The Hartford, and is headquartered in Hartford, Connecticut. For additional details, please read The Hartford’s legal notice at [www.TheHartford.com](#).

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## GROUP TERM LIFE INSURANCE

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Accordion Content from <https://culturalgroupbenefits.com/benefits/groupinsurance/faqs/>

Why are cultural associations adopting cultural group term life insurance plans?

Group Term Life Insurance can help reduce your burden on the community in time of need. All members may enroll in the Group Term Life Insurance plan. The Guaranteed Issue Term Life is available to those who enroll in the first month of enrollment for the cultural group. A member that declines coverage can apply at the next policy anniversary. That member will be required to complete a Simplified Issue Application in order to be approved for coverage by The Hartford.

Why are cultural associations adopting cultural group term life insurance plans?

Have all cultural claims been paid?

Yes, claims have been paid within 1 to 2 weeks after The Hartford has received completed claim forms and required documentation. Deaths that happen outside the United States require extra time to process because documentation needs to be obtained from the embassy.It is possible for claims to be denied based on plan provisions.

Have all cultural claims been paid?

How are premiums paid?

The group receives a common billing for all members. Depending on your group, premiums can be paid monthly, quarterly, semi-annually or annually.

How are premiums paid?

How is the premium rate determined?

The premium rate charged is determined based on the demographic makeup of the group being quoted. Such factors include: the number of members, average age, male-female ratio, and benefit level.

How is the premium rate determined?

What about premium rate changes?

Individuals cannot be singled out for a rate increase. The Hartford reserves the right to change the premium rate table on any policy anniversary. This includes the right to change premium rates for a benefit that applies to all individuals of the same class, age, and sex. Premium rates will also change on the renewal date occurring on or next following the date an individual enters into a new age bracket.

What about premium rate changes?

Can our children be insured?

Yes, you may elect to cover your dependent children at an affordable rate. Your unmarried dependent children who are least 15 days old but under age 21, or under age 23 if a full time student, are eligible for coverage. Coverage for dependent children cannot be duplicated if both parents are covered under the policy as insured persons.  
In Texas only, dependent coverage begins at birth, but not yet age 25, as opposed to 15 days.  
In Washington only, dependent coverage begins at at least 15 days old but not yet 26; age 25, but not yet 26, and in full-time attendance to accredited institution.

Can our children be insured?

Can my child be my beneficiary?

If any beneficiary is a minor, The Hartford may pay his or her share, until a legal guardian of the minor's estate is appointed, to a person who at The Hartford's opinion is providing financial support and maintenance for the minor. The Hartford will pay:

1. \$200 at your death; and

2. Monthly installments of not more than \$200

Payment to any person as shown above will release The Hartford from all further liability for the amount paid.

Can my child be my beneficiary?

Can a member who belongs to multiple cultural associations have insurance coverage through The Hartford with more than one of those associations?

The Group Term Life Insurance Plan underwritten by Hartford Life and Accident Insurance Company, only allows coverage under one Cultural Group Association.

Can a member who belongs to multiple cultural associations have insurance coverage through The Hartford with more than one of those associations?

Can a member decline coverage and then apply for insurance later?

A member that declines coverage can apply at the next policy anniversary. That member will be required to complete an application that includes health questions in order to be approved for coverage by The Hartford.

Can a member decline coverage and then apply for insurance later?

How does our group get the Cultural Group Term Life Insurance Plan started?

To obtain rate quotes, list on the Cultural Group Benefits Census Form all active members and the date of birth and gender for each of them.

You may download and email the Census Form to [Info@CulturalGroupBenefits.com](mailto:Info@CulturalGroupBenefits.com) or print and mail the Census Form to Cultural Group Benefits, 6701 Upper Afton Road, Woodbury, MN 55125 or fax to 651.739.3265.



## Group Quote & Enrollment

### For Cultural Group Association Leaders

#### Step 1: Get a Quote:

To obtain a quote for your Cultural Group Association, please provide the following information:

- **A group Census form. Contact us at [info@CulturalGroupBenefits.com](mailto:info@CulturalGroupBenefits.com)** to obtain a copy of the Census Form. **Fax:** Cultural Group Benefits Fax
- Group Leader Contact Information Form – [Click Here](#) to Download

**To complete the census form for a preliminary quote**, online you will need three required pieces of information about each active member of your cultural association: full name, date of birth, and gender. *You may enter approximate ages if dates of birth are not readily available. But be aware that if approximate ages are used to obtain rate quotes, those rates may change when your members actually apply for coverage and furnish the required dates of birth.*

You may omit social security numbers at this early point on the Census Form.

Note: When your group moves to the next stage and decides to apply for coverage, you will need to fill out all fields in the Census.

#### To submit the Census

To protect the data, **please do not email us your census form** with social security numbers on it. Please send us your completed Census Form via mail or fax:

- **Fax:** Cultural Group Benefits Fax Number: 651.739.3265
- **Mail:** Cultural Group Benefits Company, 6701 Upper Afton Road, Woodbury, MN 55125

#### Premium Rates

Premium rates are established for each cultural group based on its composition (total number of active members, ratio of males to females and their ages.)

#### When will I receive my quote?

You will receive a quote within 2 business days of submitting the census form. The quote will include rates for each benefit amount: \$10,000, \$15,000, \$20,000, and \$25,000.

#### Step 2: Apply

After your group has completed the Census form and submitted it to Cultural Group Benefits, you will receive a customized quote. You can take the following steps to move forward and enroll for the Group Term Life Insurance Plan.

To apply for Group Term Life Insurance coverage, your group must follow a two-step process.

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Step 1: Group Application

+

Step 2: Group Member Enrollment

Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155.

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#### GROUP TERM LIFE INSURANCE

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> [Individual Member Enrollment](#)

> [FAQ](#)

Accordion Content from <https://culturalgroupbenefits.com/benefits/groupinsurance/group-quote-enrollment/>

Step 1: Group Application

- Please return the following three forms to Cultural Group Benefits:
- **Acknowledgement Page.** A group leader (President, or other designated leader) signs the Acknowledgement Page, which was included in your quote. On this page, you include your:
    - 1. official group name,
    - 2. your requested effective date,
    - 3. your requested premium frequency mode: quarterly, semi-annual, annual.
    - 4. your selected benefit levels (first year and second-year levels),
    - 5. and indicate whether or not your group selected to have an optional child rider on your policy.
  - **Participation Agreement.** Group leader signs the Participation Agreement, which was included in your Quote
  - **Group By-laws.** Group submits their Group By-laws to Cultural Group Benefits

Step 1: Group Application

Step 2: Group Member Enrollment

- Once you have completed Step 1, the group leader (or designated insurance administrator) will receive from Cultural Group Benefits Member Term Life Insurance Enrollment Form. This Member Enrollment Form has been customized for the choices your group has made in terms of plan design.
- The group leader must distribute the enrollment form to all the active members. Active members who wish to enroll must fill out the entire form and submit their premium payment to the group leader. PLEASE BE SURE ENROLLMENT FORM IS 100% COMPLETE!
- The group leader will then submit all the enrollment forms and the first premium payments to Cultural Group Benefits. Enrollment forms and first premium payments must be received by Cultural Group Benefits before the effective date of the plan.

Step 2: Group Member Enrollment





## Individual Member Enrollment

Below you will find information for individual member enrollment into your Group Term Life Insurance plan.

- +

How do I Add Members during the Enrollment Period?
- +

When Is the Enrollment Period for my Cultural Association and how long does it last?
- +

When should the Group pay their new premium?
- +

How do I terminate the Group Term Life Insurance Plan for an Individual Member?
- +

How do I make changes to the Group Term Life Insurance Plan for an Individual Member?

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Accordion Content from <https://culturalgroupbenefits.com/benefits/groupinsurance/individual-enrollment/>

How do I Add Members during the Enrollment Period?

New members to your Cultural Association can enroll in the Group Term Life Insurance Plan during the month of the Enrollment Period. Simply click on your group’s designated plan below and fill out the form. Please sign, date and send the completed enrollment form back to Cultural Group Benefits via email, fax or mail:

- Email:Info@Culturalgroupbenefits.com
- Fax: (651) 739-3265
- Mail: 6701 Upper Afton Road, Woodbury, Minnesota 55125

Enrollment forms for U.S. Residents

[Plan 1](#)  
[\\$10,000](#)  
[Plan 2](#)  
[\\$15,000](#)  
[Plan 3](#)  
[\\$20,000](#)  
[Plan 4](#)  
[\\$25,000](#)

**Individuals who are joining your Cultural Association from another cultural group** should contact the Cultural Group Benefits billing office. No individual participating in this block of business under Cultural Group Benefits can participate in two groups  
**Members who chose not to enroll during their first opportunity**, can apply during the Application Period by filling out the Simplified Issue form. To obtain the Simplified Issue form, please contact the billing office at (651)287-3248.

How do I Add Members during the Enrollment Period?

When is the Enrollment Period for my Cultural Association and how long does it last?

The Enrollment Period for each individual cultural association is based on how frequently the group has chosen to pay their premiums. It always starts on the 1<sup>st</sup> of the month, and lasts for the entire month.

There are four payment options: Monthly, Quarterly, Semi-Annual, and Annual.

- Monthly & Quarterly Payment Groups: Your enrollment period is September 1st through September 30th.
- Semi-Annual & Annual Payment Groups: Your Enrollment Period is the effective date of when you began participating in the Cultural Group Term Life Insurance Plan.

When is the Enrollment Period for my Cultural Association and how long does it last?

When should the Group pay their new premium?

Current Member Premiums

The group should always pay the premium owed for current members by the 1st of the month.

New Member Premiums

The premium for new members will be paid by the 15th of the month.

When should the Group pay their new premium?

How do I terminate the Group Term Life Insurance Plan for an Individual Member?

The Group Leader will provide a written or email notice to Cultural Group Benefits informing them of any member cancellations along with the effective termination date.

How do I terminate the Group Term Life Insurance Plan for an Individual Member?

How do I make changes to the Group Term Life Insurance Plan for an Individual Member?

If there are name changes, adding or removing a child and/or address changes, the member must send a letter indicating the change to: Cultural Group Benefits, 6701 Upper Afton Road, Woodbury, MN 55125. You will receive a Confirmation Letter acknowledging the change.



## Plan Overview

### Group Term Life Insurance Plan Overview

Cultural Group Benefits offers a quality group term life insurance plan for the benefit of your Cultural Association members. We know your community has many goals and that the financial security of your families is right at the top of the list. The Cultural Group Life Insurance Plan has been created for cultural associations and is now available to help meet the goals of your community.

Act now upon this initial offer, you cannot be turned down for coverage, no matter what your health status. (Cancer, heart disease, weight concerns, high blood pressure, diabetes, accidents — all covered — ) and the list goes on. Again, guaranteed issue is only offered to members who enroll. If a current member does not enroll during the guaranteed issue time frame, they may apply through Simplified Issue on the policy anniversary date.

#### Eligibility

All active Cultural Group Members and their dependent children who reside in the United States and have a Social Security Number are eligible to enroll for coverage. Members who are residents of Minnesota must be under the age of 82.

#### Effective Date

Once your enrollment form has been submitted, your coverage becomes effective on the Policy Issue Date of your cultural association. If a current member does not enroll during the guaranteed issue time frame, they may apply through Simplified Issue on the policy anniversary date.

#### Plan Benefits

- > Coverage is guarantee issue – you cannot be turned down when you enroll for coverage the first time it is offered.
- > Children's rider benefit is optional in the amount of either \$5,000 or \$7,500.

#### Plan Designs

The following Guaranteed Issue coverage amounts are available:

- > Plan 1: \$10,000\*
- > Plan 2: \$15,000\*
- > Plan 3: \$20,000\*
- > Plan 4: \$25,000\*

*\* Rates and/or benefits may change on a class basis. At age 65, your benefit amount will reduce to 50% of the basic amount of life insurance. At age 70, your benefit amount will reduce to 10% of the basic amount of life insurance.*

#### First Year Graded Death Benefit

If the death of a member occurs in the first year of a member's insurance coverage, the Life insurance benefit amount will reduce as follows:

- > Under age 65 will reduce to 50%
- > Age 65 through 69 will reduce to 25%
- > Age 70 or older will reduce to 5%

#### Reduction In Coverage Due to Age

On the premium due date or the next following premium due date you: 1) attain age 65, your life insurance benefit amount will reduce to 50% of the basic amount of life insurance; and 2) attain age 70, your life insurance benefit amount will reduce to 10% of the basic amount of life insurance amount with an appropriate adjustment in premium.

#### Optional Children's Benefit

If you participate in your group's insurance plan, you have the option of purchasing insurance for your dependent children. All your children may be covered.

- > Plan A: \$5,000 each child under age 21 — Premium per family for all children: \$.40/month
- > Plan B: \$7,500 each child under age 21 — Premium per family for all children: \$.60/month
- > (Texas) Plan A: \$5,000 each child live birth to age 25 — Premium per family for all children: \$.48/month
- > (Texas) Plan B: \$7,500 each child live birth to age 25 — Premium per family for all children: \$.71/month
- > (Washington) Plan A: \$5,000 each child 15 days to age 26 — Premium per family for all children: \$.40/month
- > (Washington) Plan B: \$7,500 each child 15 days to age 26 — Premium per family for all children: \$.60/month

The Children's Benefit covers unmarried, dependent children who are U.S. residents, possess a Social Security Number, and who are at least 15 days old, but not yet age 21; and under age 23 if a full-time student at an accredited institution of learning. Coverage for dependent children cannot be duplicated if both parents are covered under the policy as insured persons. In Texas only, dependent coverage begins at birth, but not yet age 25, as opposed to 15 days.

#### Termination of Coverage

As long as you remain an active member in an eligible class for coverage, pay your premiums when due, and the Master Policy remains in force, your coverage cannot be terminated.

#### Dependent Termination

Coverage for Your Dependent Child(ren) ends on the earliest to occur of: 1) the date The Policy terminates; or 2) the Premium Due Date on or next following the date: a) with respect to Your Dependent Child, he or she no longer meets the definition of Dependent Child; b) the required premium is not paid, subject to the Individual Grace Period provision; or 3) the date Your coverage ends. However, if Dependent Child coverage would terminate because of Your death, coverage will continue until the Premium Due Date on or next following Your death.

#### Exclusions

Suicide: If You or Your Dependent commits suicide while sane or insane:

- during the first two years of coverage under The Policy, We will only pay the deceased person's Life Insurance Benefit in an amount equal to the premium paid for coverage to the date of death; and
- during the two years immediately following an increase in coverage under The Policy, We will only pay the deceased person's Life Insurance Benefit in an amount equal to the amount of Life Insurance in force prior to the increase, plus an amount equal to the premium paid for the increase to the date of death.

The full Life Insurance benefit amount for the deceased person is payable if he or she is covered under The Policy and commits suicide after the two year period. The two year period includes the time coverage was in force under a Prior Policy.

#### Download Brochure

[Click Here](#) to Download Our Group Plan Life Insurance Plan Brochure

#### Receive a Quote

Give your members the opportunity to decide for themselves if this benefit will be right for your community.

 [Cultural Group Association Census Form – PDF or Excel](#)

Please complete the information requested on the census form to receive a quote.

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## International Medical Plans

Many young people today have the opportunity to travel and study overseas. Being sure they have the right protection brings peace of mind to everyone.

Especially if you or your loved ones are traveling to a part of the world that has political instability or an outdated medical system, sale this insurance should be strongly considered!

International Medical Plan insurance is a unique policy that includes:

- ✓ Coverage limits ranging from \$50,000 to \$2,000,000
- ✓ Ranges from 5 days to 2 years of coverage
- ✓ Plans can also be used for adults traveling overseas
- ✓ Emergency Medical Evacuation
- ✓ Political Evacuations
- ✓ Medical benefits that include hospital room and board, intensive care, emergency room care, local ambulance, and much more!

[APPLY NOW](#)

Eligibility includes:

**Patriot International:** For U.S. citizens traveling abroad

**Patriot America:** For non-U.S. citizens traveling outside their home country

Please contact an MBA representative for more information regarding Patriot Travel Medical Insurance by calling toll-free: 800-360-6117 or [apply online here](#).

### SERVICES

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## Contact Us

### Thank you for your interest in Cultural Group Benefits

Let us know how we can serve your community! Call, send us an email, or fill out the form below to get in touch.

#### Office

Phone: 651-287-3248

Fax: 651-739-3265

Email: [info@culturalgroupbenefits.com](mailto:info@culturalgroupbenefits.com)

**Cultural Group Benefits**

6701 Upper Afton Rd

Saint Paul, MN 55125

United States of America

[View Map](#)

First name\*

Last name

Mobile phone number

Email\*

Contact Type

- ☐ Agent
- ☐ Group Leader
- ☐ Group Member
- ☐ Other

## Legal Notice

### Legal Notice

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#### Governing Laws/Severability of Provisions

This web site and the agreement shall be governed by the laws of the State of Connecticut without giving effect to any principles of conflict of laws. If any provision or provisions of this agreement shall be held to be invalid, illegal or unenforceable, the validity, legality or enforceability of the remaining provisions shall not in any way be affected or be impaired thereby. You agree that any dispute between you and The Hartford arising from your use of this web site shall be brought exclusively in the state or federal courts of competent jurisdiction in Connecticut.



## Agent Partners

# Partner with Cultural Group Benefits to support your community.



By partnering with Cultural Group Benefits you are supporting our mission of preserving traditional cultures for generations to come through education and financial protection programs. Cultural Group Benefits offers insurance for cultural associations.

Education and financial security are important to every community so reach out to our team to learn how you can represent your communities with Cultural Group Benefits insurance programs.

---

Contact Cultural Group Benefits for broker education and to get contracted.

[info@CulturalGroupBenefits.com](mailto:info@CulturalGroupBenefits.com) | 651.287.3248

First name

Last name

Street address

City

State/Region

Postal Code

Company name



## Privacy Policy

### Customer Privacy Notice The Hartford Insurance Group, Inc. and Affiliates (herein called “we, our, and us”)

This Privacy Policy applies to our United States Operations

We value your trust. We are committed to the responsible:  
a) management;  
b) use; and  
c) protection;  
of Personal Information.

This notice describes how we collect, disclose, and protect Personal Information.

We collect Personal Information to:  
a) service your Transactions with us; and  
b) support our business functions.

We may obtain Personal Information from:  
a) You;  
b) your Transactions with us; and  
c) third parties such as a consumer-reporting agency.

Based on the type of product or service You apply for or get from us, Personal Information such as:  
a) your name;  
b) your address;  
c) your income;  
d) your payment; or  
e) your credit history;  
may be gathered from sources such as applications, Transactions, and consumer reports.

To serve You and service our business, we may share certain Personal Information. We will share Personal Information, only as allowed by law, with affiliates such as:  
a) our insurance companies;  
b) our employee agents;  
c) our brokerage firms; and  
d) our administrators.

As allowed by law, we may share Personal Financial Information with our affiliates to:  
a) market our products; or  
b) market our services; to You without providing You with an option to prevent these disclosures.

We may also share Personal Information, only as allowed by law, with unaffiliated third parties including:  
a) independent agents;  
b) brokerage firms;  
c) insurance companies;  
d) administrators; and  
e) service providers;  
who help us serve You and service our business.

When allowed by law, we may share certain Personal Financial Information with other unaffiliated third parties who assist us by performing services or functions such as:  
a) taking surveys;  
b) marketing our products or services; or  
c) offering financial products or services under a joint agreement between us and one or more financial institutions.

We, and third parties we partner with, may track some of the pages You visit through the use of:  
a) cookies;  
b) pixel tagging; or  
c) other technologies.

For more information, our Online Privacy Policy, which governs information we collect on our website and our affiliate websites, is available at <https://www.thehartford.com/online-privacy-policy>.

We will not sell or share your Personal Financial Information with anyone for purposes unrelated to our business functions without offering You the opportunity to:  
a) “opt-out;” or  
b) “opt-in;”  
as required by law.

We only disclose Personal Health Information with:  
a) your authorization; or  
b) as otherwise allowed or required by law.

Our employees have access to Personal Information in the course of doing their jobs, such as:  
a) underwriting policies;  
b) paying claims;  
c) developing new products; or  
d) advising customers of our products and services.

We use manual and electronic security procedures to maintain:  
a) the confidentiality; and  
b) the integrity of;  
Personal Information that we have. We use these procedures to guard against unauthorized access.

Some techniques we use to protect Personal Information include:  
a) secured files;  
b) user authentication;  
c) encryption; Revised February 2025  
d) firewall technology; and  
e) the use of detection software.

We are responsible for and must:  
a) identify information to be protected;  
b) provide an adequate level of protection for that data; and  
c) grant access to protected data only to those people who must use it in the performance of their job-related duties.

Employees who violate our privacy policies and procedures may be subject to discipline, which may include termination of their employment with us.

We will continue to follow our Privacy Policy regarding Personal Information even when a business relationship no longer exists between us.

As used in this Privacy Notice:

Application means your request for our product or service.

Personal Financial Information means financial information such as:  
a) credit history;  
b) income;  
c) financial benefits; or  
d) policy or claim information.

Personal Financial Information may include Social Security Numbers, Driver’s license numbers, or other government-issued identification numbers, or credit, debit card, or bank account numbers.

Personal Health Information means health information such as:  
a) your medical records; or  
b) information about your illness, disability or injury.

Personal Information means information that identifies You personally and is not otherwise available to the public. It includes:  
a) Personal Financial Information; and  
b) Personal Health Information.

Transaction means your business dealings with us, such as:  
a) your Application;  
b) your request for us to pay a claim; and  
c) your request for us to take an action on your account.

You means an individual who has given us Personal Information in conjunction with:  
a) asking about;  
b) applying for; or  
c) obtaining;  
a financial product or service from us if the product or service is used mainly for personal, family, or household purposes.

If you have any questions or comments about this privacy notice, please feel free to contact us at The Hartford – Consumer Rights and Privacy Compliance Unit, One Hartford Plaza, Mail Drop: HO1-09, Hartford, CT 06155, or at [ConsumerPrivacyInquiriesMailbox@thehartford.com](mailto:ConsumerPrivacyInquiriesMailbox@thehartford.com). This Customer Privacy Notice is being provided on behalf of The Hartford Insurance Group, Inc. and its affiliates (including the following as of February 2025), to the extent required by the Gramm-Leach-Bliley Act and implementing regulations: 1stAGChoice, Inc.; Access CoverageCorp, Inc.; Access CoverageCorp Technologies, Inc.; Business Management Group, Inc.; Cervus Claim Solutions, LLC; First State Insurance Company; FTC Resolution Company LLC; Hart Re Group L.L.C.; Hartford Accident and Indemnity Company; Hartford Administrative Services Company; Hartford Asia Limited; Hartford Casualty General Agency, Inc.; Hartford Casualty Insurance Company; Hartford Corporate Underwriters Limited; Hartford Fire General Agency, Inc.; Hartford Fire Insurance Company; Hartford Funds Distributors, LLC; Hartford Funds Management Company, LLC; Hartford Funds Management Group, Inc.; Hartford Holdings, Inc.; Hartford Insurance Company of Illinois; Hartford Insurance Company of the Midwest; Hartford Insurance Company of the Southeast; Hartford Insurance, Ltd.; Hartford Integrated Technologies, Inc.; Hartford Investment Management Company; Hartford Life and Accident Insurance Company; Hartford Lloyd’s Corporation; Hartford Lloyd’s Insurance Company; Hartford Management, Ltd.; Hartford Management (UK) Limited; Hartford Productivity Services LLC; Hartford Singapore Pte. Ltd; Hartford of the Southeast General Agency, Inc.; Hartford of Texas General Agency, Inc.; Hartford Residual Market, L.C.C.; Hartford Specialty Insurance Services of Texas, LLC; Hartford STAG Ventures LLC; Hartford Strategic Investments, LLC; Hartford Underwriters General Agency, Inc.; Hartford Underwriters Insurance Company; Hartford Underwriting Agency Limited; Heritage Holdings, Inc.; Heritage Reinsurance Company, Ltd.; HLA LLC; Horizon Management Group, LLC; HRA Brokerage Services, Inc.; Lattice Strategies LLC; Maxum Casualty Insurance Company; Maxum Indemnity Company; Maxum Specialty Services Corporation; Millennium Underwriting Limited; MPC Resolution Company LLC; Navigators Holdings (UK) Limited; Navigators Insurance Company; Navigators Management Company, Inc.; Navigators Specialty Insurance Company; Navigators Underwriting Limited; New England Insurance Company; New England Reinsurance Corporation; New Ocean Insurance Co., Ltd.; NIC Investments (Chile) SpA; Nutmeg Insurance Agency, Inc.; Nutmeg Insurance Company; Pacific Insurance Company, Limited; Property and Casualty Insurance Company of Hartford; Sentinel Insurance Company, Ltd.; The Navigators Group, Inc.; Trumbull Flood Management, L.L.C.; Trumbull Insurance Company; Twin City Fire Insurance Company; Y-Risk, LLC

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## Testimonials

*"Before our cultural group got life insurance through CGB, it was always very difficult to cover the funeral expenses. Our group members were mandated to make financial contributions often at a time when they least expected. It is now more than 13 years since we got group life insurance through CGB. During this time, we have filed 14 claims, all of which have been paid. We no longer worry about raising funds to cover funeral costs when a member dies. Our interactions with everyone at CGB have been quite pleasant and over the years. They are very responsive and eager to assist us through the claims process and this helps to ease the pain which comes with losing a family member. They have become a part of our family too. I would highly recommend CGB to any cultural group that is considering group life insurance for its members. This is not just for the low cost of premiums compared to other companies, but also for the professionalism of the CGB staff, their broad knowledge and their long history of helping cultural associations like ours."*—  
Chris Mbaku, Insurance Coordinator, BACDA – USA Inc.

*"I am the insurance coordinator of one of the groups managed by Cultural Groups Benefit Company and I am pleased to say we are very satisfied with your service. Our group, (Cameroonians of Lowell Association Inc.) has been doing business with Cultural Group Benefits for the past ten (10) plus years and you have never failed to deliver. Our association took about a year to look for the right insurance for our group and Cultural Group Benefits provided just that. Your rates are exceptional; your service is prompt and efficient and your staff is the best anyone can ask for. We are grateful for the service you provide and look forward to doing business with fun, hardworking and talented men with excellent customer rapport like Mr. Sam Ndely." – Khien Awasom-Nkimberg, CANOLA Insurance Coordinator.*

*"A major achievement for MECUDA-USA has been the successful Life Insurance Plan for all MECUDANS in the USA since 2009. This plan was designed by Cultural Group Benefits Company . The objective of this life insurance plan was introduced to me , the sitting national president of MECUDA-USA in 2009 by Mr. Sam Ndely who later became very instrumental in facilitating the membership of our organization into the program. MECUDA-USA has continuously renewed and grown its membership till date. This is as the result of the financial benefits that the beneficiaries of our departed members have received. Cultural Group Benefits has been of great assistance in facilitating the payment of death claims to the beneficiaries in all the cases we have reported. These have greatly assisted the bereaved families in meeting up with the funeral expenses. In my capacity as the Administrator of this program, I cannot over emphasize the importance and financial relieve this program brings to my community, MECUDA-USA." -Robert Toche, MECUDA –USA Life Insurance Administrator.*