Group Term Life Insurance

Group Name: Ajinomoto Foods North America, Inc.
Group Number: 724424



Help minimize the financial impact on your loved ones when the unexpected happens

What is Group Term Life Insurance?

It's difficult to think about loss, but important to be prepared for the unexpected. With **Group Term Life Insurance**, your beneficiaries will be paid proceeds if you pass away during the term of the coverage. The term is generally one year, renewing annually with other employer-offered benefits.

Accidental Death & Dismemberment Insurance pays you or your beneficiary a separate payment if you die or are severely injured in a covered accident.

How much coverage do I get?

Your employer provides basic **Group Term Life Insurance and Accidental Death & Dismemberment** at no cost to you in the following amount(s):

Employees*	1 times your Basic Yearly Earnings, rounded to the next higher $1,000

Can I add more coverage to meet my needs?

Yes, you can. With **Supplemental Group Term Life Insurance and Supplemental Accidental Death & Dismemberment Insurance**, you can buy coverage for yourself, your spouse, and your kids that goes beyond the basic coverage you get from your employer.

Why should I consider supplemental coverage?

- It can increase your coverage amount and provide protection to help pay for things like bills, tuition, and more.
- It offers an opportunity to cover your spouse and children, as well.

	Supplemental Life	Supplemental Accidental Death & Dismemberment	Guaranteed Issue Limit
You*	$5,000 to $700,000 in $5,000 increments	Equal to the amount of Supplemental Employee life insurance	Any amount exceeding $500,000 or 3 times your basic yearly earnings, whichever is less **Late Entrants:** All amounts subject to Evidence of Insurability.
Your Spouse**	$5,000 to $150,000 in $5,000 increments Coverage cannot exceed 100% of your approved employee Supplemental Life Insurance amount.	Equal to the amount of Supplemental Spouse life insurance	Any amount exceeding $100,000 **Late Entrants:** All amounts subject to Evidence of Insurability.
Your Children***	Choice of $5,000 or $10,000 or $15,000 Coverage cannot exceed 100% of your approved employee Supplemental Life Insurance amount.	Equal to the amount of Supplemental Children's life insurance	Evidence is not required for any amount less than or equal to the plan maximum

When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.

* All active employees working 30 hours per week

** If your spouse is covered under the policy as an employee, then your spouse is not eligible for coverage under the spouse benefit.as a spouse.

*** Children to age 26. If your child is covered under the policy as an employee, then your child is not eligible for coverage as a child.

Spouse and Child coverage is available only if employee Supplemental Life Insurance is elected.

How much does it cost?

The cost for Supplement Life is calculated based on the start of the plan's policy year, January 1st.

Supplemental Life Insurance monthly rates per $1,000 of coverage	
Employee or Spouse Age	**Employee & Spouse**
Under 25	$0.066
25-29	$0.066
30-34	$0.910
35-39	$0.102
40-44	$0.140
45-49	$0.227
50-54	$0.388
55-59	$0.668
60-64	$0.753
65-69	$1.400
70 +	$2.261
The rates are per individual.	

Children Life Insurance Rates
Monthly cost for all eligible children
Monthly rate per $1,000 of coverage
$0.20

Supplemental Accidental Death and Dismemberment (AD&D) Insurance Rates	
	Monthly rate per $1,000 of coverage
Employee Supplemental AD&D	$0.032
Spouse Supplemental AD&D	$0.048
Children Supplemental AD&D	$0.048

Not sure how much you need? Try the Life Insurance Calculator at go.voya.com/lifecalc to learn more.

What else is included?

Accelerated Death Benefit If you have a medical condition that requires permanent, continuous confinement in an institution or are diagnosed with a terminal illness with limited life expectancy, this living benefit may pay you a portion of the benefit while you are still living. Receipt of this living benefit may be taxable or may adversely affect your eligibility for Medicaid or other government benefits. You should consult with your personal tax advisor before using the Accelerated Death Benefit.

Waiver of Premium benefit allows you to keep your Group Term Life Basic and Supplemental coverage for a period of time without paying premiums if you aren't working because you are totally disabled.

Continue (Port) or convert coverage If your employment ends or you no longer meet your employer's eligibility criteria, you may have the option to continue coverage by paying premiums directly to the insurance company. You may also have the option to convert coverage into an individual Whole Life Insurance policy. Coverage for your spouse or children is also available.

A complete description of benefits, limitations, exclusions and terms of coverage will be provided in the certificate of insurance and riders.

Non-insurance services

Bereavement Support, including Funeral Planning & Will Preparation We work with Empathy to offer you Bereavement Support, including Funeral Planning & Will Preparation services. Combining technology and human care, Empathy helps families prepare for the future and navigate the emotional and practical challenges associated with loss.
Bereavement Support, including Funeral Planning & Will Preparation services are provided by The Empathy Project, Inc., New York, NY.

Employee Assistance Program Resources are available to support you and your family with counseling, legal support and financial guidance. Licensed clinicians and care managers help you navigate life's challenges, providing personalized solutions and connecting you to optimal resources anytime, anywhere.
Employee Assistance Program services are provided by TELUS and its affiliates.

Voya Travel Assistance Being in an unfamiliar place can cause stress, especially if something goes wrong. Voya Travel Assistance offers you and your dependents services when traveling 100 miles or more from home, including: medical assistance services, emergency medical transport services, travel assistance services such as pre-trip and cultural information, security services and accessible technology.
Voya Travel Assistance services are provided by International Medical Group, Inc., Indianapolis, IN.

Exclusions and limitations

Supplemental Life Insurance coverages have a one-year suicide exclusion from the effective date of coverage or an increase in coverage.

AD&D Insurance has exclusions that are described in the certificate of insurance or rider.

Questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- Your benefit advocacy team at 1.855.557.1467 – Ajinomoto Foods

Scan the QR code to visit your Employee Benefits Resource Center to learn more about this benefit and review instructions on how to file a claim after your coverage effective date.

https://presents.voya.com/EBRC/ajinomoto

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Group Term Life Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form ICC LP14GP or LP00GP (may vary by state).

Date Prepared: 07/01/2026

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