

Group Term Life Insurance

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

All Active Full-Time Employees that are Level 3 & 4* \$25,000

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
All Active Full-Time Employees*	\$10,000 to \$500,000 in \$10,000 increments, not to exceed 5 times basic annual earnings.	\$10,000 to \$500,000 in \$10,000 increments, not to exceed 5 times basic annual earnings.	You may elect up to \$100,000 without providing evidence of insurability during your initial enrollment opportunity.
Your Spouse**	\$5,000 to \$250,000 in \$5,000 increments, not to exceed 50% of the employee's Supplemental Life insurance amount.	\$5,000 to \$250,000 in \$5,000 increments, not to exceed 50% of the employee's Supplemental Life insurance amount.	You may elect up to \$20,000 without providing evidence of insurability during your initial enrollment opportunity.
Your Children***	\$2,000 up to a maximum of \$10,000 in \$2,000 increments.	\$2,000 up to a maximum of \$10,000 in \$2,000 increments.	You may elect up to \$10,000 without providing evidence of insurability during your initial enrollment opportunity.

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 Supplemental Life is calculated based on the age of the employee as of: January 1 of each year.

Rates shown are guaranteed until January 1, 2029.

The employee cost shown below includes both insurance premium and a non-insurance fee for Bereavement Support, including Funeral Support & Estate Planning.

Supplemental Life Insurance bi-weekly rates per \$1,000 of coverage		
Employee Age	Employee	Spouse
Under 20	\$0.042	\$0.042
20-24	\$0.042	\$0.042
25-29	\$0.048	\$0.048
30-34	\$0.053	\$0.053
35-39	\$0.064	\$0.064
40-44	\$0.085	\$0.085
45-59	\$0.127	\$0.127
50-54	\$0.191	\$0.191
55-59	\$0.292	\$0.292
60-64	\$0.456	\$0.456
65-69	\$0.791	\$0.791
70-74	\$1.401	\$1.401
75 +	\$2.664	\$2.664

The rates are per individual.

Children Life Insurance Rates	
Bi-weekly cost for all eligible children	Bi-weekly rate per \$1,000 of coverage
	\$0.046
Supplemental Accidental Death and Dismemberment (AD&D) Insurance Rates	
Bi-weekly rate per \$1,000 of coverage	
Employee Supplemental AD&D	\$0.014
Spouse Supplemental AD&D	\$0.014
Children Supplemental AD&D	\$0.014



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 Support & Estate Planning offers an impactful solution to you and your family after the loss of a loved one from planning a funeral to the logistics of winding down an estate. Empathy's bereavement support is also fully accessible to your loved ones, and various family members can share and join your account.

Bereavement Support, including Funeral Support & Estate Planning services are provided by The Empathy Project, Inc., New York, NY. Provisions and availability of each service may vary by state.

LifeVault digital legacy planning is provided by The Empathy Project, Inc., New York, NY. Provisions and availability of each service may vary by state.

Employee Assistance Program resources are available to support you and your family with counseling, legal support and financial guidance. These resources can help improve your emotional well-being, and address personal, family and life issues.

Employee Assistance Program services are provided by ComPsych® Corporation, Chicago, IL.

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. (IMG), Indianapolis, IN. All services are governed by the terms and conditions outlined in the contract between IMG and ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York, wholly owned subsidiaries of Voya Financial, Inc. Provisions and availability may vary by state.

Exclusions and limitations

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

There are no exclusions for Basic Life Insurance.

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

This offer is contingent upon participation requirements being met.

Age reductions

Benefit amount reduces to 65% of original coverage when you or your spouse reach age 65; and 50% at age 70. Your payroll deductions will be adjusted to pay premium based on the new benefit amount(s).

Questions?

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

- Voya Employee Benefits Customer Service at 800-955-7736

Florida Licensed Agent: Kelly Ellis

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).

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