



## Group Term Life Insurance

### Enrollment at a Glance

Convenient, affordable life insurance offering financial protection for your loved ones.

For the employees of: Chino Valley Unified  
School District

ReliaStar Life Insurance Company, a member of the Voya® family of companies

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## What is Group Term Life Insurance?

Group Term Life Insurance is offered through your employer and pays a benefit to your beneficiary if you pass away during a specific period of time (known as a “term”). The term of this coverage is generally one year, renewing on an annual basis with your other employer-offered benefits. Your employer offers Basic Life Insurance and Accidental Death and Dismemberment Insurance. You also have the option to elect additional coverage called Supplemental/Voluntary Life Insurance.

## What is Accidental Death and Dismemberment (AD&D) Insurance?

AD&D Insurance pays a benefit to you or your beneficiary, separate from the life insurance benefit, if you are severely injured or die as the result of a covered accident. This coverage is part of the Group Term Life Insurance offered through your employer.

## How can life insurance help?

Below are a few examples of how your life insurance benefit could be used (coverage amounts may vary):

- Pay off any remaining medical bills, funeral costs and debts
- Provide ongoing financial support to your family
- Keep your family in your home by paying off the mortgage
- Fund your children’s education

## Who is eligible for life insurance?

- You—all active benefit eligible employees.
- Your spouse\*— If your spouse is covered under the policy as an employee, then your spouse is not eligible for coverage under the spouse rider/benefit. Coverage is available only if Employee Supplemental Life Insurance is elected.
- Your children—to age 26. Coverage is available only if Employee Supplemental Life Insurance is elected. If both you and your spouse are covered under the policy as employees, then only one, but not both, may cover the same children under the children’s rider/benefit. If the parent who is covering the children stops being insured as an employee, then the other parent may apply for children’s coverage.

*\*The use of “spouse” in this document means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners or civil union partners as defined by the group policy. Please contact your employer for more information.*

## What amount of coverage am I eligible for?

- For you
  - Your employer provides you with Basic Life Insurance and Basic AD&D Insurance of \$50,000.
  - Eligible employees may elect Supplemental/Voluntary Life Insurance of \$10,000 to \$500,000 in \$10,000 increments up to 5 x your salary.
  - Eligible employees may elect Supplemental/Voluntary AD&D Insurance of \$10,000 to \$500,000 in \$10,000 increments up to 10 x your salary. VOYA will provide an additional \$1,000 of Supplemental/Voluntary AD&D.
- For your spouse\*
  - Your employer provides you with \$1,500 of Basic Life Insurance on your spouse.
  - Eligible employees may elect for their spouse, Spouse Supplemental/Voluntary Life Insurance of \$5,000 to \$500,000 in \$5,000 increments not to exceed 100% of your approved employee Supplemental/Voluntary Life Insurance amount.
- For your children
  - Your employer provides you with \$1,500 of Basic Life Insurance on your children.
  - Eligible employees may elect Children Supplemental/Voluntary Life Insurance of \$2,500, \$5,000, or \$10,000.

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- For your family – Eligible employees may elect Supplemental/Voluntary AD&D Insurance for their spouse\* and/or children. Supplemental/Voluntary Employee AD&D coverage is required
  - If you only have a spouse, your spouse coverage will be 60% of your employee Supplemental coverage amount
  - If you only have a child(ren) coverage, your child(ren) coverage will be 25% of your employee Supplemental coverage amount
  - If you have both spouse and child(ren) coverage:
    - Spouse coverage will be 50% of your employee Supplemental coverage amount
    - Child(ren) coverage will be 10% of your employee coverage amount

*\*The use of “spouse” in this document means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners or civil union partners as defined by the group policy. Please contact your employer for more information.*

### What does my life insurance include?

The benefits listed below are included with your life insurance coverage.

- **Accelerated Death Benefit:** If you are diagnosed with a terminal illness with a limited life expectancy, you may receive a portion of your death benefit while still living. Updating this to standard Accelerated Language.
- **Accidental Death and Dismemberment (AD&D) Insurance:** Pays a benefit to you or your beneficiary, separate from the life insurance benefit, if you are severely injured or die as the result of a covered accident. The proceeds can be used however you or your beneficiary would like.
- **Continuation:** If on an approved absence from work, you may continue your life insurance coverage under the employer’s group policy for a set amount of time. Premiums must be paid during this time.
- **Conversion:** You, your spouse and/or your children may convert life insurance coverage to an individual whole life insurance policy when you leave your employer or due to loss of eligibility under the employer’s group policy.
- **Portability:** You may apply to continue your Basic and Supplemental coverage when you leave your current employer, and pay premiums to the insurance company directly.
- **Waiver of Premium:** If you become unable to work due to total disability, your Basic and Supplemental Life Insurance can be continued without premium payment.
- **Convenient Payroll Deductions:** Premium deductions for Supplemental coverages are taken directly from your paycheck, so you never have to worry about late payments or lapse notices.

## How much does my Supplemental/Voluntary life insurance cost?

The cost for Supplemental/Voluntary Life is calculated based on the age of the employee or spouse at the start of the plan's current policy year.

Rates shown are guaranteed until July 1, 2018.

Employee and Spouse Supplemental Life Insurance Rates/Tenthly	
Employee or Spouse Age	Monthly Rate per \$1,000 of Coverage
Under 25	\$0.05
25-29	\$0.05
30-34	\$0.05
35-39	\$0.07
40-44	\$0.11
45-49	\$0.19
50-54	\$0.29
55-59	\$0.47
60-64	\$0.78
65-69	\$1.31
70 +	\$2.22

The rates are per individual.

Supplemental Accidental Death and Dismemberment (AD&D) Insurance Rates/Tenthly	
Coverage Type	Monthly Rate per \$1,000 of Coverage
Employee Supplemental AD&D	\$0.059
Dependent Supplemental AD&D	\$0.087

  

Children Life Insurance Rates/Tenthly	
Coverage Levels	Monthly Cost
\$2,500	\$0.60
\$5,000	\$1.20
\$10,000	\$2.40

Monthly cost for all eligible children.

### Sample Elections/Calculations

- Employee Age 50 Supplemental/Voluntary Life: \$100,000
  - \$100,000/1,000 x .29 (Age 50-54 rate) = \$29.00 Monthly Cost
- Employee Supplemental/Voluntary AD&D \$200,000 with Dependent Option
  - \$200,000/1,000 x .087 (Dependent Rate) = \$17.40 Monthly Cost
- Spouse Age 44 Supplemental/Voluntary Life \$50,000
  - \$50,000/1,000 x .11 (Age 40-44 rate) = \$5.50 Monthly Cost
- Child Supplemental/Voluntary Life \$2,500
  - Child Option \$2,500 rate = \$0.60 Monthly Cost

**Sample Monthly Cost = \$52.50**

Use the steps below to calculate your premium for you and your spouse based on the amount of insurance you elected:

**Step 1:** Enter the rate per \$1,000 based on age: \_\_\_\_\_

**Step 2:** Take the amount of insurance and divide it by 1,000: \_\_\_\_\_  
 (Example: For \$150,000 of coverage, enter "150")

**Step 3:** Multiply lines 1 and 2 (this is your monthly cost): \_\_\_\_\_

**Monthly cost for your children:** (covers all eligible children)

Enter the monthly cost for the amount of coverage from the table above: \_\_\_\_\_

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## Do I need to provide evidence of insurability (answer health questions) to be covered?

### New Hires

- For you—You may elect up to \$100,000 of Supplemental Life Insurance without providing evidence of insurability.
- For your spouse\*—You may elect up to \$20,000 of Supplemental Life Insurance on your spouse without providing evidence of insurability.
- For your children—You may elect up to \$10,000 of Supplemental Life Insurance on your children without providing evidence of insurability.
- If you elect higher amount(s), you will need to submit evidence of insurability to the insurance company for approval before coverage becomes effective.

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### Annual Enrollment

- For you
  - You may elect Supplemental/Voluntary Life Insurance of \$10,000 to \$500,000 in \$10,000 increments up to a maximum of 5 x your salary. All amounts elected or increased during annual enrollment are subject to evidence of insurability.
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- For your spouse\*
  - You may elect Supplemental/Voluntary Life Insurance of \$5,000 to \$500,000 in \$5,000 increments not to exceed 100% of your approved employee Supplemental/Voluntary Life Insurance amount. All amounts elected or increased during annual enrollment are subject to evidence of insurability.
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- For your children
  - You must provide evidence of insurability on your children for any increase to coverage elected during the current enrollment period.
- When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.

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## Will my benefits decrease as I get older for my supplemental/voluntary life insurance?

- For you - Benefit amount(s) reduce to 65% of original coverage at age 70 and to 50% of original coverage at age 75 and after.
- For your spouse\* - Benefit amount(s) reduce to 65% of original coverage at spouse age 70 and to 50% of original coverage at age 75 and after.
- Your payroll deductions will be adjusted to pay premium based on the new benefit amount(s).

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### Exclusions and Limitations

Supplemental/Voluntary Life Insurance coverages have a two 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.

## Are there additional non-insurance services available?

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- Travel Assistance: When traveling more than 100 miles from home, Voya Travel Assistance offers enhanced security for your leisure and business trips. You and your dependents can take advantage of four types of services: pre-trip information, emergency personal services, medical assistance services and emergency transportation services.

*Voya Travel Assistance services are provided by Europ Assistance USA, Bethesda, MD.*

## Who do I contact with questions?

For general plan provision information, please call the Voya Employee Benefits Customer Service Team at (800) 955-7736.

This offer is contingent upon participation requirements being met.

If you or your spouse or children were previously declined for Supplemental Life Insurance by the insurance company, you are not eligible for this offer.

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, a member of the Voya® family of companies. Policy form ICC LP14GP or LP00GP (may vary by state).

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