

Group Term Life Insurance

Enrollment at a Glance

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

For the employees of: CSEBA/Etiwanda School District

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, which is the amount they provide at no cost to you. You also have the option to elect additional coverage called Supplemental 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 employees working 20+ hours per week.
- Your spouse*—under age 70. 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. There is no cost to you for this insurance
 - Eligible employees may elect Supplemental Life Insurance of \$10,000 to \$500,000 in \$10,000 increments not to exceed 5 times your annual salary.
- For your spouse*
 - Eligible employees may elect Spouse Supplemental Life Insurance of \$10,000 to \$500,000 in \$10,000 increments not to exceed 100% of your approved employee Supplemental Life Insurance amount.

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- For your children
 - Eligible employees may elect Children Supplemental Life Insurance of \$2,500, \$5,000, or \$10,000 on your children from birth to 26 years of age.

**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.*

Meet Joe and Anne

When Joe and Anne found out they were having twins, they enrolled for Term Life Insurance.



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.
- **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.
- **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.

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How much does my life insurance cost?

Basic Life Insurance and Basic AD&D Insurance are provided by your employer at no cost to you. The cost for Supplemental 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	
Age	Tenthy 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.

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

Monthly cost for all eligible children.

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: _____

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

New Hires

- For you—You may elect up to \$500,000 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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Will my benefits decrease as I get older?

- 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).

**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.*

Exclusions and Limitations

Supplemental 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.

Who do I contact with questions?

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

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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Personal Accident Insurance

Enrollment at a Glance

Convenient, affordable accidental death and dismemberment insurance, offering financial protection for your loved ones.

For the employees of: Etiwanda School District

What is Personal Accident Insurance?

Personal Accident Insurance provides a lump sum benefit that can help you or your family deal with expenses and financial obligations that arise in the wake of a covered accident. And you can use the proceeds as you see fit.

How can Personal Accident Insurance help?

Below are a few examples of how your Personal Accident Insurance benefit could be used (coverage amounts may vary):

- Medical bills
- Everyday household expenses
- Occupational therapy, equipment or vocational re-training costs
- Funeral expenses

Who is eligible for Personal Accident Insurance?

- You—all active employees working 20+ hours per week.
- Your spouse—under age 70.
- Your children—to age 26.

What amount of coverage am I eligible for?

- For you
 - Eligible employees may elect Personal Accident Insurance of \$10,000 to \$500,000 in \$10,000 increments not to exceed 10 times your annual salary.
- For your family – Eligible employees may elect Personal Accident Insurance for their spouse* and children.
 - If you only have an eligible spouse, your spouse coverage will be 50% of your employee Personal Accident Insurance amount.
 - If you only have eligible children, your children coverage will be 15% of your employee Personal Accident Insurance coverage amount.
 - If you have both an eligible spouse and children:
 - Spouse coverage will be 40% of your employee Personal Accident Insurance coverage amount.
 - Children 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 Personal Accident Insurance include?

The benefits listed below are included with your Personal Accident Insurance coverage.

- **Accidental Death and Dismemberment (AD&D) Insurance:** Pays a benefit to you or your beneficiary 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. Coverage on your spouse and children is also available.
- **Convenient Payroll Deductions:** Premium deductions for Personal Accident Insurance are taken directly from your paycheck, so you never have to worry about late payments or lapse notices.

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How much does my Personal Accident Insurance cost?

Personal Accident Insurance Rates

Coverage type	Tenthly rate per \$1,000 of coverage
Employee Only	\$0.025
Employee + Spouse	\$0.035
Employee + Children	\$0.035
Employee + Family	\$0.035

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

Step 1: Enter the rate per \$1,000: _____

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 tenthly cost): _____

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

You may elect Personal Accident Insurance without providing evidence of insurability.

Will my benefits decrease as I get older?

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

Exclusions and Limitations

Benefits are not payable for loss directly or indirectly caused by any of the following:

- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. **Exception:** Infection from a cut or wound caused by an accident.
- Riding in or descending from an aircraft as a pilot or crew member.
- Any armed conflict, whether declared as war or not, involving any country or government.
- Injury suffered while in the military service for any country or government.
- Injury which occurs while committing or attempting to commit a crime.
- Use of any drug, narcotic or hallucinogenic agent:
 - Unless prescribed by a doctor;
 - Which is illegal; or
 - Not taken as directed by a doctor or the manufacturer.
- The insured person's intoxication. Intoxication means an individual's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.
- Accidental injury for which the employee has a right to payment under a Workers' Compensation or similar law.
- Accidental injury arising out of or in the course of work for pay, profit, or gain. **Exception:** This exclusion does not apply to a person who is not covered by Workers' Compensation and lawfully chose not to be.

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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. Personal Accident Insurance is underwritten by ReliaStar Life Insurance Company, a member of the Voya[®] family of companies. Policy form HP09GP (may vary by state).

Etiwanda School District – CSEBA, Group #66200-3, Acct #33 Date Prepared: 01/10/2017

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