

Group Term Supplemental Life Insurance

Enrollment at a glance

For the employees of:
Peralta Community College District

What is Group Supplemental Term Life Insurance?

- Offered through your employer
- Pays a benefit to your beneficiary if you pass away during a specific period of time ("term")
- Employee Paid

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.

Eligibility and coverage options

	For you	For your spouse	For your children
Eligibility	All active employees working 20+ hours per week.	Eligible to age 70. If your spouse is covered under the policy as an employee, then your spouse is not eligible for coverage as a spouse. Coverage is available only if Employee Supplemental Life Insurance is elected.	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. Coverage is available only if employee Supplemental Life Insurance is elected. If both parents are covered as employees, only one but not both may cover the same children. If the parent who is covering the children stops being insured as an employee, the other parent may apply for children's coverage.
Supplemental Life and AD&D Insurance coverage options	Eligible employees may elect Supplemental Life and AD&D Insurance of \$10,000 to \$500,000 in \$10,000 increments.	Eligible employees may elect Spouse Supplemental Life and AD&D Insurance of \$10,000 to \$150,000 in \$10,000 increments.	Eligible employees may elect Children Supplemental Life and AD&D Insurance of \$10,000. Children from birth to age six months of age are covered at a maximum of \$500.

Eligibility and coverage options

	For you	For your spouse	For your children
Guaranteed issue (GI) limit	You may elect \$150,000 without providing evidence of insurability during the current enrollment period.	You may elect up to \$50,000 without providing evidence of insurability during the current enrollment period.	Not applicable.
Evidence of insurability (health questions)	Total Supplemental Life Insurance coverage above \$150,000 and up to \$500,000 is available if you provide evidence of insurability subject to approval by the insurance company. When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.	Total Supplemental Life Insurance coverage above \$50,000 and up to \$150,000 is available if you provide evidence of insurability on your spouse, subject to approval by the insurance company. When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.	Not applicable.
Age reductions Note: Your payroll deductions will be adjusted to pay premium based on the new benefit amount(s).	Benefit amount reduces to 65% of original coverage at age 70, to 45% of original coverage at age 75 and to 30% of original coverage at age 80. This reduction occurs on the date of the policy anniversary.	Not applicable	Not applicable

*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.
- **Conversion*:** You 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.
- **Waiver of Premium:** If you become unable to work due to total disability, your 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.

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

*Coverage on your spouse and children is available if they are enrolled for life insurance.

How much does my life insurance cost?

The cost for Supplement Life is calculated based on the start of the plan's current policy year.

Employee Supplemental Life/AD&D Insurance Rates

Employee age	Monthly rate per \$1,000 of coverage
Under 20	\$0.080
20-24	\$0.098
25-29	\$0.105
30-34	\$0.124
35-39	\$0.155
40-44	\$0.238
45-49	\$0.394
50-54	\$0.671
55-59	\$1.008
60-64	\$1.526
65-69	\$2.193
70-74	\$3.385
75-79	\$4.898
80+	\$7.357

Spouse Supplemental Life/AD&D Insurance Rates

Spouse Age	Monthly rate per \$1,000 of coverage
Under 20	\$0.080
20-24	\$0.098
25-29	\$0.105
30-34	\$0.124
35-39	\$0.155
40-44	\$0.238
45-49	\$0.394
50-54	\$0.671
55-59	\$1.008
60-64	\$1.526
65-69	\$2.193

Children Life/AD&D Insurance Rates

Total cost for all eligible children

Coverage	Rate Per \$1,000
Life	\$0.20
AD&D	\$0.02

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: _____

Exclusions and limitations

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



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

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