

Premier Whole Life Insurance

Explore Your Benefits & Costs



Group Name: County of Allegheny
Group Number: 717801
Class: Full-Time Employees

You're committed to caring for your loved ones for a lifetime.
If the future doesn't go the way you planned, Premier Whole Life Insurance can help.

This document includes information about Premier Whole Life Insurance, such as details about what's covered and what's excluded, and more. As you explore, keep in mind:



No medical questions or tests
are required for employee
coverage



Payroll deduction means you don't
have to worry about another bill



Keep your coverage even if you
leave your employer

It's difficult to think about loss, but important to be prepared for the unexpected. The Premier Whole Life Insurance available through your employer is a cost-effective way offer protection for your loved ones.



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

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Add whole life insurance based on your needs

Whole Life Insurance is an individual life insurance policy that pays a benefit to your beneficiary if you pass away. Your premium payments will stay the same for the life of the policy, as long as you meet the required premium payments. Plus, the policy builds cash value, which you can borrow against. Any unpaid loan would be subtracted from the benefit that is paid to your beneficiary. You may choose up to the following amount(s):

Coverage Amount	
 For you	Newly Eligible 15 through 65 years \$10,000 - \$100,000 in \$10,000 increments. 66 through 70 years \$10,000 - \$50,000 in \$10,000 increments. Previously Eligible can increase by one \$10,000 increment. All active employees working 40+ hours per week*.
 Your spouse	Newly Eligible 15 through 65 years \$10,000 - \$50,000 in \$10,000 increments. 66 through 70 years \$10,000 - \$30,000 in \$10,000 increments. Previously eligible can increase by one \$10,000 increment. You must be covered in order to enroll coverage for your spouse. If both you and your spouse are employees, you may elect to be covered with an employee or a spouse policy. But not both. Each person can only be covered by one policy.

Note: A state-specific life insurance application needs to be completed and submitted for any amount of coverage.



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

How much does it cost?

For details regarding the specific premium with the various benefits, go to www.enrollvb.com/allegHENYcounty.

Do I need to answer any health questions?

Coverage is available on a guaranteed issue basis, meaning there are no health questions you need to answer. You also do not need to answer health questions on your spouse and/or children.

- For you – 15 through 65 years may elect up to \$100,000 without answering health questions. 66 through 70 years may elect up to \$50,000 without answering Health questions.
- For your spouse*—15 through 65 years may elect up to \$50,000 of life insurance on your spouse without answering health questions. 66 through 70 may elect up to \$30,000 without answering health questions.



Coverage for dependents

Children's Term Insurance Benefit

This benefit offers a fixed amount of term life insurance coverage, and guaranteed issue coverage with one premium rate for all eligible, unmarried, dependent children ages 15 days through 24 years.

Coverage amounts of \$5,000 or \$10,000 are available.

Features a conversion privilege that allows coverage to be maintained through the balance of the insured's life.

Available for employee election only



Receive a portion of the benefit early

Accelerated Benefit

Upon diagnosis of a terminal illness as defined in the policy, you can access up to 50% of the life insurance death benefit while you are still living.

- Proceeds paid as a one-time, lump-sum payment.
- Maximum benefit is 50% of the eligible death benefit up to \$250,000
- The minimum benefit is \$10,000 (base policy must be at least \$20,000).
- Coverage is available for eligible employees, spouse and children.

Receipt of the accelerated benefit may be taxable, or may adversely affect your eligibility for Medicaid or other government benefits. You should consult your personal tax advisor to assess the impact of this benefit.



Continue coverage at no cost

Waiver of Premium benefit

If you aren't working because you are totally disabled, Waiver of Premium allows you to keep your Premier Whole Life insurance coverage for a period of time while waiving the monthly premiums for the base policy and any benefits.

- Coverage is available for eligible employees under 56 years of age



Keep coverage if employment ends

Continue 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. Coverage for your spouse available.

A complete description of benefits, limitations, exclusions and termination of coverage will be provided in your policy.

Exclusions and limitations*

Life insurance coverage has a two-year suicide exclusion from the effective date of coverage or an increase in coverage.

*Exclusions and limitations may vary by state. Read your policy and riders carefully for exact terms, conditions, exclusions and limitations.



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) 537-5024
- Or for more information go to For more information, contact EnrollVB at (877) 454-3001 or visit www.enrollvb.com/allegHENYcounty

This is a summary of benefits only and not a contract. Read your policy and riders carefully for exact terms and conditions. This policy has exclusions and terms under which the policy may be continued in force or discontinued.. This product is issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Voya Employee Benefits is a division of ReliaStar Life Insurance Company. Policy Form #RL-WL2-POL-07; ABR Rider Form #NP-B-ORD-AB-04-R; CTR Rider Form #RL-WL2-CTR-0; WOP Rider Form #NP-B-ORD-WOP-93-R;. Form numbers, availability and provisions may vary by state.

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