

Group Term Life Insurance

Explore Your Benefits & Costs



Group Name: North Country Health Systems, Inc.
Group Number: 698938
Class: All eligible Hourly

You're committed to caring for your loved ones for a lifetime. If the future doesn't go the way you planned, Group Term Life Insurance can help. After a death, it provides a benefit payment that can be used for funeral expenses, co-signed loan debt, future education, or whatever your beneficiaries would like.

This document includes expanded information about Group Term Life Insurance, such as how much it will cost, 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 basic coverage*



Accidental Death & Dismemberment coverage is also included



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 Group Term Life Insurance available through your employer is a simple way to stay covered in the coming year.

*If you choose coverage beyond the basic amount, you may need to answer questions about current and past health conditions and receive approval from the insurer. Learn more in the "Guaranteed Issue/Evidence of Insurability" section that follows.

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


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Get basic coverage at no cost

Your employer is providing basic Group Term Life Insurance to you at no cost to you. This means that if you pass away during the “term” (your employer’s benefit year), beneficiaries will receive a benefit payment. Your coverage also includes Accidental Death & Dismemberment Insurance, which provides a benefit payment if you pass away or are severely injured in a covered accident.


The coverage being offered to you is:

	Coverage Amount
 For you	2 times your basic yearly earnings up to a maximum of \$200,000




Add supplemental coverage based on your needs

In addition to the basic coverage that’s being provided at no cost to you, you have the opportunity to elect additional coverage when you enroll.

When you enroll, you’ll have the opportunity to choose up to the following amount(s):



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

	Coverage Amount	Guaranteed Issue Limit
 For you	\$10,000 to \$500,000 in increments of \$10,000	\$50,000
 Your spouse*	\$10,000 to \$500,000 in increments of \$5,000	\$25,000
 Your child(ren)*	\$2,000 to \$10,000 in increments of \$2,000	\$10,000

*Spouse” also includes domestic partners or civil union partners as defined by the group policy. Children up to age 26. If your spouse or child are eligible for coverage as an employee, they are not eligible for additional coverage as a spouse or child.

Guaranteed-Issue Limit and Evidence of Insurability

The guaranteed-issue limit is the amount that’s available to new hires without providing evidence of insurability (EOI). To get coverage beyond this limit or add/increase coverage after this enrollment period, you’ll need to complete the EOI form for all applicable family members. This form includes questions about current and past health conditions. The insurer may request additional information before approving or denying coverage. When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.

Age reductions

Benefit amount reduces to 65% of original coverage when the employee or spouse reaches age 70; 50% at age 75. Premium amounts are also reduced accordingly, and automatically adjusted for the new benefit amount(s).

How much does it cost?

The cost of Group Term Life Insurance varies depending on the coverage amount you select. Use table below to calculate bi-weekly premium amounts. "Age" refers to the employee or spouse's age as of Month Day, Year.

Rates shown are guaranteed until January 01, 2025

Employee Supplemental Life Insurance Rates		
Age	BiWeekly rate per \$1,000 of coverage	
	Tobacco user	Non- Tobacco user
Under 25	\$0.0558	\$0.0355
25-29	\$0.0558	\$0.0355
30-34	\$0.0706	\$0.0406
35-39	\$0.1066	\$0.0614
40-44	\$0.1782	\$0.0849
45-49	\$0.3055	\$0.1468
50-54	\$0.5451	\$0.2640
55-59	\$0.7246	\$0.4555
60-64	\$0.9420	\$0.6535
65-69	\$1.8665	\$1.0846
70-74	\$2.5537	\$1.6749
75+	\$5.5329	\$4.4791

Children Life Insurance Rates

Bi Weekly rate per \$1,000 of coverage

\$0.12

Biweekly cost for all eligible children

Spouse Supplemental Life Insurance Rates

Spouse age	Biweekly rate per \$1,000 of coverage
Under 25	\$0.0544
25-29	\$0.0544
30-34	\$0.0664
35-39	\$0.1024
40-44	\$0.1744
45-49	\$0.2908
50-54	\$0.4652
55-59	\$0.6462
60-64	\$0.9176
65-69	\$1.3708
70-74	\$2.2836
75+	\$5.5764



To calculate your total bi-weekly cost:

	Employee	Spouse	Child(ren)
1. Enter the amount of coverage you'd like for you, your spouse, and your child(ren).			
2. Divide each amount by 1,000.			
3. Using the rate tables above, find the appropriate rate per \$1,000 of coverage for each person.			
4. Multiply each answer from Step 2 by the appropriate rate.			
5. Add your answers from Step 4 together to find your total bi-weekly cost.			

What else is included?



receive a portion of the benefit early

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. 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.



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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 Group Term Life Basic coverage for a period of time without paying premiums.



keep coverage if employment ends

Continue 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.

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

The following non-insurance services are also provided:

Ease the burden
during funeral
planning

Funeral Planning and Concierge Services

Planning a funeral can be time-consuming and emotionally draining. Funeral Planning and Concierge Services connect employees with professionals who can help with funeral planning for themselves and eligible family members. These services help you navigate all aspects of a funeral, which will help ease the burden on you and your family.

Funeral Planning and Concierge Services are provided by Everest Funeral Package, LLC, Houston, TX.

Access **extra support** the next time you travel.

Voya Travel Assistance

Being in an unfamiliar place can cause stress, especially if something goes wrong. Voya Travel Assistance offers you and your dependents four types of services when traveling more than 100 miles from home, including: pre-trip information, emergency personal services, medical assistance services and emergency transportation services. This provides peace of mind, allowing you to relax and enjoy your trip.

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



Ready to Enroll?

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

or go to <https://presents.voya.com/EBRC/Northcountry>

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.

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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