

# Group Basic Term Life & AD&D Insurance

Enrollment at a glance

## For the employees of: North American Division of Seventh-day Adventists, Group Policy Number 678074 (2024 & Ongoing) Employer Paid

### What is Group Basic Term Life Insurance?

- Offered through your employer
- Pays a benefit to your beneficiary if you pass away during a specific period of time (“term”)
- Term is generally one year, renewing annually with other employer-offered benefits
- Your employer offers Basic Life Insurance, which is the amount they provide at no cost to you.

Basic Term Life Insurance - EMPLOYER PAID			
	For you	For your spouse*	For your children
<b>Eligibility</b>	Full-time employee as defined by your employer	Coverage is available if you are covered as an eligible employee	Birth to Age 26
<b>Basic Life</b>	Your employer provides you with coverage of \$100,000 at no cost to you.	\$50,000	Child (each) -From Birth to 26 years of age \$10,000 -Stillborn \$750
<b>Age Reduction(s)</b>	Not applicable	Benefit amounts reduce to 65% at age 70, to 50% at age 75 and after.	Not applicable.

### Personal Accident Insurance/Accident Death & Dismemberment

Personal Accident Insurance provides additional protection for your loved ones in the event you are killed or severely injured in a covered accident. Personal Accident Insurance can help you or your family deal with expenses and financial obligations that arise in the wake of a serious accident.

	For You
<b>Eligibility</b>	Full-Time Employees as defined by your Employer.
<b>Coverage Amount</b>	Your employer provides you with coverage of \$100,000 at no cost to you.
<b>Age Reduction(s)</b>	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. 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 have a medical condition that requires permanent continuous confinement in an institution or 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.

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.

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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