

Group Term Life Insurance

Explore Your Benefits & Costs



Group Name: County of Sacramento
Group Number: 721492

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 and Supplemental 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*



Simplified claims process has limited paperwork and can be submitted/tracked online.



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 cost-effective 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. Any supplemental coverage over \$600,000 requires medical approval. 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 or a covered person 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 or a covered person pass away or are severely injured in a covered accident.

Group Term Life Coverage Amount	
 For you	Class 1: \$15,000 Basic Life and AD&D Class 2: \$18,000 Basic Life and AD&D Class 3: \$50,000 Basic Life and AD&D
 Your spouse*	Class 1: \$5,000 Basic Life Class 2: \$2,000 Basic Life Class 3: \$2,000 Basic Life
 Your child(ren)*	Class 1: \$5,000 Basic Life Class 2: \$2,000 Basic Life Class 3: \$2,000 Basic Life

* “Spouse” also includes domestic partners or civil union partners as defined by the group policy. Unmarried Children up to age 26.

Please refer to the following chart for description of classes:

Class 1	Employees covered by bargaining units 005 or 008; Special District Employees at Elk Grove/Cosumnes Cemetery; Special District Non-Management Employees at SETA.
Class 2	Employees covered by bargaining units: 001, 002, 003, 004, 006, 007, 010, 013, 014, 016, 017, 018, 019, 022, 023, 025, 026, 028, 030, 031, 034, or 080; Special District Non-Management Employees at Mission Oaks Park; Special District Non-Management Employees at Orangevale Rec. Park; Special District Employees at Sunrise Park; Special District Non-Management Employees at Carmichael Park.
Class 3	Management Employees covered by bargaining units: 020, 021, 024, 027, 029, 032, 033, 050, or Elected Officials; Special District Employees at SACOG; Special District Management Employees at SETA; Special District Management Employees at Carmichael Park; Special District Management Employees at Mission Oaks Park; Special District Management Employees at Orangevale Rec. Park; Special District Management Employees classified as Elected Officials.




Add supplemental life 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 term life 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.

	Supplemental Life Coverage Amount	Guaranteed Issue Limit
 For you	Choice of 1 to 7 times basic annual earnings to a maximum of \$1,000,000.	EOI is not required to elect an increase of 1 times your salary, not to exceed 5 times annual earnings or \$600,000 or whichever is less (if currently enrolled) EOI is required for any elected increase over 1 times your salary
 Your spouse*	Choice of \$10,000 to a maximum of \$250,000 in \$10,000 increments	EOI is required for any amount exceeding \$30,000, or 1 plan increment of \$10,000, whichever is less
 Your child(ren)*	\$15,000	EOI is not required for any amount up to the maximum benefit offered of \$15,000

* "Spouse" also includes domestic partners or civil union partners as defined by the group policy. Unmarried Children up to age 26.

Guaranteed-Issue Limit and Evidence of Insurability

The guaranteed-issue limit is the amount that's available during this enrollment period 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.

How much does it cost?

The cost of Group Supplemental Term Life Insurance varies depending on the coverage amount you select. Use the table below to calculate monthly premium amounts.

Employee and Spouse Supplemental Life Insurance Rates	
Employee or Spouse Age	Monthly rate per \$1,000 of coverage
Under 30	\$0.022
30-34	\$0.033
35-39	\$0.047
40-44	\$0.056
45-49	\$0.094
50-54	\$0.140
55-59	\$0.234
60-64	\$0.374
65-69	\$0.748
70 +	\$1.169

These rates are per individual.

Children Life Insurance Rates
Monthly cost for all eligible children
Monthly rate per \$1,000 of coverage
\$0.06



To calculate your total monthly cost:

Employee

Spouse

Child(ren)

1. Enter the amount of supplemental coverage you are adding for yourself, your spouse, and your child(ren).
2. Divide each amount by 1,000.
3. Using the rate tables on the prior page, 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 monthly cost.

What else is included?



receive a portion of the benefit early

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. 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 Group Term Life Basic and Supplemental 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. Coverage for your spouse or children is also available.

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

Bereavement Support, including Funeral Planning & Will Preparation

We work with Empathy to offer you Bereavement Support, including Funeral Planning & Will Preparation services. Combining technology and human care, Empathy helps families prepare for the future and navigate the emotional and practical challenges associated with loss.

Bereavement Support, including Funeral Planning & Will Preparation services are provided by The Empathy Project, Inc., New York, NY.

Customize **essential documents** including Wills and more.

Will Preparation

Will Preparation is included as part of Funeral Planning and Concierge Services. A Will is an important piece of planning a secure financial future for your loved ones. Will Prep is an online tool that helps individuals create a basic Will and other essential legal documents such as a Power of Attorney, Health Care Directive, Elder Care Agreement, HIPPA Authorization, and more. The tool asks a series of questions, each with helpful explanations and examples to guide you through the process. Based on your responses, the system drafts and tailors the required clauses to create a document suitable for your unique circumstances.

Will Preparation services are provided by The Empathy Project, Inc., New York, NY.

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 services when traveling 100 miles or more from home, including: medical assistance services, emergency medical transport services, travel assistance services such as pre-trip and cultural information, security services and accessible technology.

Voya Travel Assistance services are provided by International Medical Group, Inc., Indianapolis, IN.



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 (877) 236-7564
- Or go to <https://presents.voya.com/EBRC/saccounty>
- You can also contact the Employee Benefits Office at: 916-874-2020 or MyBenefits@saccounty.gov

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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