



Group Term Life Insurance

Help minimize the financial impact on your loved ones when the unexpected happens



What is Group Term Life Insurance?

It's difficult to think about loss, but important to be prepared for the unexpected. With **Group Term Life Insurance**, your beneficiaries will be paid proceeds if you pass away during the term of the coverage. The term is generally one year, renewing annually with other employer-offered benefits.

How much coverage do I get?

Your employer provides basic **Group Term Life Insurance** at no cost to you in the following amount(s):

You* 2 times your basic annual earnings rounded to the next higher \$1,000 to a maximum of \$3,000,000.

Can I add more coverage to meet my needs?

Yes, you can. With **Supplemental Group Term Life Insurance and Supplemental Accidental Death & Dismemberment Insurance**, you can buy coverage for yourself, your spouse, and your kids that goes beyond the basic coverage you get from your employer.

Why should I consider supplemental coverage?



It can increase your coverage amount and provide protection to help pay for things like bills, tuition, and more.



It offers an opportunity to cover your spouse and children, as well.

	Supplemental Life	Supplemental Accidental Death & Dismemberment	Guaranteed Issue Limit
You*	1 to 8 times your basic annual earnings rounded to the next higher \$1,000 to a maximum of \$2,000,000, in increments of 1 times basic annual earnings. Minimum benefit of \$10,000.	\$50,000 to a maximum of \$500,000 in \$50,000 increments. Coverage cannot exceed 10 times basic annual earnings.	You may elect up to \$500,000 or 3 times basic annual earnings, whichever is less, without providing evidence of insurability during your initial enrollment opportunity.
Your Spouse	\$10,000 to a maximum of \$50,000 in \$10,000 increments Coverage cannot exceed 100% of your approved employee Supplemental Life Insurance amount.	Spouse Only: 60% of the employee's Supplemental AD&D election up to a maximum of \$300,000. Spouse and Children: 50% of the employee's Supplemental AD&D election up to a maximum of \$250,000.	You may elect up to \$50,000 without providing evidence of insurability during your initial enrollment opportunity.
Your Children**	Choice of \$5,000 or \$10,000	20% of the employee's Supplemental AD&D election up to a maximum of \$50,000.	You may elect up to \$10,000 without providing evidence of insurability during your initial enrollment opportunity.

When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.

* All active employees working 35 hours per week

** Children to age 26.

Spouse and Child coverage is available only if employee Supplemental Life Insurance is elected.

How much does it cost?

The cost for Supplemental Life is calculated based on the age of the employee as of: July 1, 2025.

Employee Supplemental Life Insurance Monthly Rates Per \$1,000 Of Coverage		
Age	Employee	
	Non-Tobacco User	Tobacco User
Under 25	\$0.028	\$0.055
25-29	\$0.037	\$0.069
30-34	\$0.055	\$0.092
35-39	\$0.059	\$0.104
40-44	\$0.066	\$0.115
45-49	\$0.099	\$0.173
50-54	\$0.151	\$0.265
55-59	\$0.252	\$0.495
60-64	\$0.432	\$0.759
65-69	\$0.833	\$1.461
70 +	\$1.350	\$2.369

Spouse Supplemental Life Insurance Rates	
Monthly Rate Per \$1,000 Of Coverage	
\$0.346	

Children Supplemental Life Insurance Rates	
Monthly Cost For All Eligible Children	
Coverage Levels	Monthly Cost
\$5,000	\$0.40
\$10,000	\$0.80

Supplemental Accidental Death And Dismemberment (AD&D) Insurance Rates	
Monthly Rate Per \$1,000 Of Coverage	
Employee Supplemental AD&D	\$0.012
Family Supplemental AD&D	\$0.021



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

What else is included?

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 limited life expectancy, this living benefit may pay you a portion of the benefit while you are still living. Receipt of this living benefit may be taxable or may adversely affect your eligibility for Medicaid or other government benefits. You should consult with your personal tax advisor before using the Accelerated Death Benefit.

Accidental Death Insurance pays a benefit (in addition to the life insurance benefit) to your beneficiary if you die as the result of a covered accident.

Continue (Port) 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 terms of coverage will be provided in the certificate of insurance and riders.

Non-insurance services

Bereavement Support, including Funeral Planning & Will Preparation offers an impactful solution to you and your family after the loss of a loved one from planning a funeral to the logistics of winding down an estate. Empathy's bereavement support is also fully accessible to your loved ones, and various family members can share and join your account.

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

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.

Exclusions and limitations

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

There are no exclusions for Basic or Supplemental Life Insurance.

AD&D Insurance has exclusions that are described in the certificate of insurance or rider.

This offer is contingent upon participation requirements being met.

Age reductions

Benefit amounts for employee and spouse coverage reduces to 50% of original coverage when the employee reach age 70. Your payroll deductions will be adjusted to pay premium based on the new benefit amount(s).

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 800-955-7736

Visit your Employee Benefits Resource Center to learn more about this benefit and review instructions on how to file a claim after your coverage effective date.

<https://presents.voya.com/EBRC/Memorial>

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).

Acct # 750093, Date Prepared: 04/07/2025

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