Group Term Life Insurance
Enrollment at a glance

For the Members of National Coalition of Labor,
IUOE Local 564

What is Group Term Life Insurance?
Group Term Life Insurance is offered through National Coalition of Labor (NCL) and pays a benefit to your beneficiary if you pass away during a specific period of time (known as a "term"). The term of this coverage is generally one year, renewing on an annual basis with your other NCL-offered benefits. NCL offers Basic Life Insurance and Accidental Death and Dismemberment Insurance, which is the amount they provide at no cost to you. You also have the option to elect additional coverage called Supplemental Life Insurance.

What is Accidental Death and Dismemberment (AD&D) Insurance?
AD&D Insurance pays a benefit to you or your beneficiary, separate from the life insurance benefit, if you are severely injured or die as the result of a covered accident. This coverage is part of the Group Term Life Insurance coverage offered through NCL.

How can life insurance help?
Below are a few examples of how your life insurance benefit could be used (coverage amounts may vary):
- Pay off any remaining medical bills, funeral costs, and debts.
- Provide ongoing financial support to your family.
- Keep your family in your home by paying off the mortgage.
- Fund your children's education.

Who is eligible for life insurance?
- You— Active members that are available to work.
- Your spouse— If your spouse is covered under the policy as a member, then your spouse is not eligible for coverage under the spouse rider/benefit. Coverage is available only if Member Supplemental Life Insurance is elected.
- Your children—to age 26. Coverage is available only if Member Supplemental Life Insurance is elected. If both you and your spouse are covered under the policy as members, then only one, but not both, may cover the same children under the children's rider/benefit. If the parent who is covering the children stops being insured as a member, then the other parent may apply for children's coverage.

What amount of coverage am I eligible for?
- **For Members**- NCL provides you with Basic Life Insurance at no cost to you!
  - Eligible members may elect Supplemental Life and AD&D Insurance of $10,000 to $400,000 in $10,000 increments.
- **For your Spouse-** Eligible members may elect Spouse Supplemental Life and AD&D Insurance of $10,000 to $100,000 in $10,000 increments. Spouse coverage is limited to 100% of Member Supplemental Life coverage.
- **For your Children**- Eligible members may elect Children Supplemental Life and AD&D Insurance of $5,000, $10,000 or $15,000.

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Do I need to provide evidence of insurability (answer health questions) to be covered?

- For Members — You may elect up to $400,000 of Supplemental Life Insurance without providing evidence of insurability.
- For your spouse — You may elect up to $100,000 of Supplemental Life Insurance on your spouse without providing evidence of insurability.
- For your children — You may elect up to $15,000 of Supplemental Life Insurance on your children without providing evidence of insurability.

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.
- **Accidental Death and Dismemberment (AD&D) Insurance**: Pays a benefit to you or your beneficiary, separate from the life insurance benefit, if you are severely injured or die as the result of a covered accident. The proceeds can be used however you or your beneficiary would like. Coverage on your spouse and children is available if they are enrolled for life insurance.

How much does my life insurance cost?

Basic Life Insurance and Basic AD&D Insurance are provided by NCL at no cost to you. The cost for Supplemental Life is calculated based on the age of the member at the start of the plan's current policy year.

Supplemental Life Insurance Rates

Age	Member Monthly Rate per $10,000 of Coverage	Spouse Monthly Rate per $10,000 of Coverage
Under 25	$ 0.92	$ 1.05
25-29	$ 0.84	$ 0.97
30-34	$ 0.90	$ 1.03
35-39	$ 1.35	$ 1.49
40-44	$ 2.10	$ 2. 26
45-49	$ 3.37	$ 3.58
50-54	$ 5.71	$ 5.99
55-59	$ 9.36	$ 9.76
60-64	$ 12.50	$ 13.00
65-69	$ 19.56	$ 20.28
70-74	$ 34.06	$ 35.25
75+	$ 58.41	$ 60.37

Children Life/AD&D Insurance Rates

Monthly cost for all eligible children

Coverage Amount	Life Monthly Cost of Coverage	AD&D Monthly Cost of Coverage
$5,000	$ 0.31	$ 0.25
$10,000	$ 0.62	$ 0.50
$15,000	$ 0.93	$ 0.75

Supplemental Accidental Death and Dismemberment (AD&D) Insurance Rates

Coverage type	Monthly rate per $10,000 of coverage
Member	$ 0.50
Spouse	$ 0.50

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Use the steps below to calculate your premium for you and your spouse based on the amount of insurance you elected:

Step 1: Enter the rate per $10,000 based on age: ______________

Step 2: Take the amount of insurance and divide it by 10,000: ______________

(Example: For $150,000 of coverage, enter "15")

Step 3: Multiply lines 1 and 2 (this is your monthly cost): ______________

Monthly cost for your children: (covers all eligible children)

Enter the monthly cost for the amount of coverage from the table above: ______________

Are there additional non-insurance services available?

- **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.*

Will my benefits decrease as I get older?

- **For Members** – Basic Life/AD&D coverage does not reduce with age. Supplemental Life/AD&D benefit amount(s) reduce to 45% of original coverage at age 70, to 30% of original coverage at age 75, to 25% of the original coverage amount at age 80, to 20% of the original coverage amount at age 85, to 15% of the original coverage amount at age 90 and to 10% of the original coverage amount at age 95.
- **For your spouse** – Supplemental Life/AD&D benefit amount(s) reduce to 45% of original coverage at age 70, to 30% of original coverage at age 75, to 25% of the original coverage amount at age 80, to 20% of the original coverage amount at age 85, to 15% of the original coverage amount at age 90 and to 10% of the original coverage amount at age 95. Coverage terminates when the spouse is no longer a dependent as defined by the policy.
- The cost of coverage will be adjusted to pay premium based on the new benefit amount(s).

When do my benefits end?

- **For Members** – benefits end when you cease to be an active dues paying member of your union.
- **For your spouse** – coverage ends when your coverage ends, or your spouse is no longer an eligible spouse.
- **For your children** – coverage ends when your coverage ends, or your children are no longer eligible.

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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 Life Insurance.

AD&D Insurance has exclusions that are described in the certificate of insurance. Benefits are not paid for loss directly or indirectly caused by any of the following:

- Suicide or intentionally self-inflicted injury, while sane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. **Exception:** Infection from a cut or wound caused by an accident.
- Riding in or descending from an aircraft as a pilot or crew member, if not doing so in the course of company duties.
- Any armed conflict, whether declared as war or not, involving any country or government.
- Injury suffered while in the military service for any country or government.
- Injury which occurs when you commit or attempt to commit a felony.
- Use of any drug, narcotic or hallucinogenic agent –
  - unless prescribed by a doctor.
  - which is illegal.
  - not taken as directed by a doctor or the manufacturer.
- Your intoxication. Intoxication means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

Questions?

To enroll and learn more about these benefits please go to https://nclenrollments.com

For any questions, please contact Kocher Insurance Group at 888-212-7822

National Coalition of Labor – IUOE Local 564, Group #706965, Date Prepared: 7/24/2024

172501-02102016

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