

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
(Effective 1/2026 & Ongoing) Employer Paid

What is Group Term Basic 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
Eligibility	Regular scheduled employee as defined by your employer	Coverage is available for your spouse if you are covered as an eligible employee If your spouse is covered under the policy as an employee, then your spouse is also eligible for coverage as a spouse.	Unmarried child to age 26. If your child is covered under the policy as an employee, then your child is not eligible for coverage as a child. If both parents are covered as employees, only one but not both may cover the same children. If the parent who is covering the children stops being insured as an employee, the other parent may apply for children's coverage.
Basic Life	Your employer provides you with coverage of \$100,000 at no cost to you.	\$50,000	Each child (birth to age 26) \$10,000 Stillborn \$1500
Age Reduction(s)	Not applicable	Benefit amounts reduce to 65% at age 70, to 50% at age 75 and after. Based on spouse age.	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.

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	For Your Spouse	For Your Children
Eligibility	Full Time Employees as defined by your Employer.	Coverage is available only if Employee Supplemental Personal Accident Insurance is elected.	Coverage is available only if Employee Supplemental Personal Accident Insurance is elected.
Coverage Options	\$100,000	Not applicable.	Not applicable.

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What does my life insurance include?

The benefits listed below are included with you and your Dependents life insurance coverage.

- **Accelerated Death Benefit:** If you have a medical condition that is reasonably expected to require continuous confinement in an institution and the covered person is expected to remain there for the rest of his or her life, 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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