Group Name: Baldwin County Boad or Education
Group Number: 752665
Class: Retirees

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?

With **Voluntary Group Term Life Insurance**, you can buy coverage for yourself in the following amounts:

	Voluntary Life
You*	$15,000

Why should I consider Voluntary coverage?

Beneficiaries can use the benefit to help pay for things like bills, tuition, and 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.

A complete description of benefits, limitations, exclusions and terms of coverage will be provided in the certificate of insurance and riders.

Non-insurance services

Employee Assistance Program resources are available to support you and your family with counseling, legal support and financial guidance. Licensed clinicians and care managers help you navigate life’s challenges, providing personalized solutions and connecting you to optimal resources anytime, anywhere.

Employee Assistance Program services are provided by TELUS and its affiliates.

How much does it cost?

The cost for Voluntary Life is calculated based on the start of the plan's current policy year. Rates shown are guaranteed until 01//01/2029

The employee cost shown below includes both insurance premium and a non-insurance fee for Bereavement Support, including Funeral Support & Estate Planning.

Retieree Life Insurance Rates
$69.75 Per Month
Yearly Premium
$837.00

Exclusions and limitations

There are no exclusions Life Insurance.

ReliaStar Life Insurance Company (Minneapolis, MN),
a member of the Voya® family of companies

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VOYA®

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

Scan the QR code to 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/baldwin

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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