

Group Term Life Insurance

Explore Your Benefits & Costs



Group Name: Redondo Beach Unified School District
Group Number: 723525

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 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



Accidental Death & Dismemberment coverage is also included



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 simple way to stay covered in the coming year.

ReliaStar Life Insurance Company
a member of the Voya® family of companies

PLAN | INVEST | PROTECT



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.

The coverage being offered to you is:

	Coverage Amount
 For you	Board Members and Full-Time Management and Confidential Employees \$50,000 Full-Time Classified, Certificated and Adult Education Employees \$25,000
 Your spouse*	Flat amount of \$1,000
 Your child(ren)*	Flat amount of \$1,000 *(Live birth to age 26)

Add supplemental 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 coverage when you enroll. Supplemental Accidental Death & Dismemberment insurance is also included, which provides the insured person or their beneficiary a payment separate from the life insurance benefit if the insured person dies or is severely injured in a covered accident.

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.

	Coverage Amount	Guaranteed Issue Limit
 For you	\$10,000 to a maximum of \$500,000 in \$10,000 increments, not to exceed 5 times your basic annual earnings	\$250,000
 Your spouse	\$5,000 to a maximum of \$250,000 in \$5,000 increments, not to exceed 50% of the employee's Supplemental Life insurance amount	\$30,000
 Your child(ren)	Choice of \$2,000, \$4,000, \$6,000, \$8,000 or \$10,000 in \$2,000 increments	\$10,000

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.

Age reductions

Benefit amount reduces to 65% of original coverage when the employee or spouse reaches age 70; and to 50% at age 75. Premium amounts are also reduced accordingly, and automatically adjusted for the new benefit amount(s).

How much does it cost?

The cost of Group Term Life and Accidental Death & Dismemberment Insurance varies depending on the coverage amount you select. Use table below to calculate monthly premium amounts. "Age" refers to the employee or spouse's age as of October 1st each year moving forward.

Rates shown are guaranteed until 10/01/2025.

Employee/Spouse Supplemental Life Insurance Rates	
Employee/Spouse Age	Tenthly rate per \$1,000 of coverage
Under 25	\$0.060
25-29	\$0.072
30-34	\$0.096
35-39	\$0.108
40-44	\$0.120
45-49	\$0.180
50-54	\$0.312
55-59	\$0.528
60-64	\$0.816
65-69	\$1.560
70 +	\$2.544
The rates for Spouse are based on Employee Age.	

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

Coverage type	Tenthly rate per \$1,000 of coverage
Employee Supplemental AD&D	\$0.024
Spouse Supplemental AD&D	\$0.024

Supplemental Children Life Insurance Rates

Tenthly cost for all eligible children
Choice of \$2,000, \$4,000, \$6,000, \$8,000 or \$10,000

Coverage levels	Tenthly cost
\$2,000	\$0.42
\$10,000	\$2.10

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 Supplemental coverage for 6 months 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.

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:

Obtain support when experiencing a loss.

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.

From planning a funeral to the logistics of winding down an estate, Empathy offers an impactful solution to you and your family after the loss of a loved one. 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.

Get resources for **counseling, legal support**, and much more.

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.

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 four types of services when traveling more than 100 miles from home, including: pre-trip information, emergency personal services, medical assistance services and emergency transportation services. This provides peace of mind, allowing you to relax and enjoy your trip.

Voya Travel Assistance services are provided by IMG Global, 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
- Voya Employee Benefits Resource Center Link:
<https://presents.voya.com/EBRC/RedondoBeachUnifiedSchoolDistrict>

Exclusions and limitations

There are no exclusions for Basic Life Insurance.

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

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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