Group Term Life Insurance

Explore Your Benefits & Costs

Group Name: DeKalb C.U.S.D. 428
Group Number: 698997

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:

- Accidental Death & Dismemberment coverage is also available
- 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.

*If you choose coverage beyond the basic amount, you may need to answer questions about current and past health conditions and receive approval from the insurer. Learn more in the "Guaranteed Issue/Evidence of Insurability" section that follows.

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

PLAN I INVEST I PROTECT

Add supplemental coverage based on your needs

With Group Term Life Insurance, beneficiaries will receive a benefit payment if you or a covered person pass away during the "term" (your employer's benefit year). You may also add supplemental Accidental Death & Dismemberment Insurance, 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.

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

When you enroll, you'll have the opportunity to choose up to the following amount(s):

	Coverage Amount	Guaranteed Issue Limit
For you	$10,000 to $500,000 in $10,000 increments.	$240,000
Your spouse*	$5,000 to $100,000 in $5,000 increments.	$30,000
Your child(ren)*	Birth but less than 14 days $1,000. 14 days but less than 26 years $5,000 or $10,000.	$10,000

*Spouse must be under age 70. "Spouse" also includes domestic partners or civil union partners as defined by the group policy. Children up to age 26. If your spouse or child are eligible for coverage as an employee, they are not eligible for additional coverage as a spouse or child.

Guaranteed-Issue Limit and Evidence of Insurability

The guaranteed-issue limit is the amount that's available to new hires without providing evidence of insurability (EOI). To get coverage beyond this limit or add/increase coverage after initial eligibility, 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.

Accidental Death & Dismemberment Insurance

In addition, you may make a separate election for Accidental Death & Dismemberment Insurance. With this coverage, the insured person or their beneficiary will receive a benefit payment separate from their life insurance benefit payment if a covered accident leads to severe injuries or death. 10,000

	Coverage Amount
For you	$10,000 to $500,000 in $10,000 increments.

Your spouse	$5,000 to $100,000 in $5,000 increments.

Age reductions

Benefit amount reduces to 65% of original coverage when the employee or spouse reaches age 65; 50% at age 70. 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.

Employee and Spouse Supplemental Life Insurance Rates

Employee Age	Monthly Rate per $1,000 of Coverage
Under 25	$0.035
25-29	$0.035
30-34	$0.044
35-39	$0.068
40-44	$0.099
45-49	$0.155
50-54	$0.253
55-59	$0.418
60-64	$0.652
65-69	$1.211
70-74	$2.381
75-79	$3.139
80-	$6.358

The rates are per individual.

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

Coverage Type	Monthly Rate per $1,000 of Coverage
Employee Supplemental AD&D	$0.025
Spouse Supplemental AD&D	$0.025

Children Life Insurance Rates

Monthly cost for all eligible children

Monthly Rate per $1,000 of Coverage
$0.105

To calculate your total monthly cost:

1. Enter the amount of coverage you'd like to elect.
2. Divide your answer in Step 1 by 1,000.
3. Using the rate tables above, find the appropriate rate per $1,000 of coverage.
4. Multiply your answer from Step 2 by the appropriate rate. This is your total monthly cost.

What else is included?

receive a portion of the benefit early	**Accelerated Death Benefit** If you 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 a period of time 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. Coverage for your spouse or children is also available.

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:

Ease the burden during funeral planning	**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*
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 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.*

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 (800) 955-7736

or go to https://presents.voya.com/EBRC/dekalb

Exclusions and limitations

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

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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