# 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.

CCPS
Collier County Public Schools

**Accidental Death & Dismemberment Insurance** pays you or your beneficiary a separate payment if you die or are severely injured in a covered accident.

## How much coverage do I get?

Your employer provides **Group Term Life Insurance and Accidental Death & Dismemberment** at no cost to you in the following amount(s):

| | |
|---|---|
| Employees* | Basic Coverage is provided for Employees only. |
| All Active Employees | 1 times basic annual earnings to a maximum of $100,000. |

## Can I add more coverage to meet my needs?

Yes, you can enroll in additional coverage. With **Supplemental Group Term Life** Insurance, you can purchase an additional flat **$20,000** of coverage for yourself. You also have the option to enroll in **Voluntary Group Term Life Insurance and Voluntary Accidental Death & Dismemberment (AD&D) Insurance** available for you, your spouse, and your children. These coverages go beyond the basic coverage provided by your employer and can be combined to increase your total benefit.

## Why should I consider additional coverage?

- It can increase your coverage amount and provide protection to help pay for things like bills, tuition, and more.
- It offers an opportunity to cover your spouse and children, as well.

| | Supplemental Life |
|---|---|
| **You*** | A flat amount of $20,000. |

| | Voluntary Life Accidental Death & Dismemberment | Guaranteed Issue Limit |
|---|---|---|
| **You*** | $10,000 to $500,000 in $10,000 increments. | You may elect up to $200,000 without providing evidence of insurability during your initial enrollment opportunity. |
| **Your Spouse**** | $10,000 to $500,000 in $10,000 increments.<br>Coverage cannot exceed 100% of your approved employee Total Life Insurance amount. | You may elect up to $50,000 without providing evidence of insurability during your initial enrollment opportunity. |
| **Your Children***** | Choice of $5,000 or $10,000<br>Coverage cannot exceed 100% of your approved employee Total Life Insurance amount. | Evidence of insurability not required |

When you elect Voluntary Life Insurance, Voluntary Accidental Death & Dismemberment (AD&D) coverage is automatically included matching the same incremental coverage amount as your Voluntary Life selection.

When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.

## How much does it cost?

The cost for Supplement Life is calculated based on the start of the plan's current policy year.

The cost for Voluntary Life is calculated based on the age of the employee or spouse as of January 1st. The employee cost shown below includes both insurance premium and a non-insurance fee for Bereavement Support, including Funeral Support & Estate Planning. Rates shown are guaranteed until January 1, 2031

| Employee Supplemental Life Insurance Rates | |
|---|---|
| Rates per Deduction (20PP) | |
| **$20,000** | $.187 |

| Voluntary Life Insurance Rates per Deduction (20PP) | | |
|---|---|---|
| **Employee and *Spouse Age** | **Employee** | **Spouse** |
| **Under 25** | 0.016 | 0.016 |
| **25-29** | 0.016 | 0.016 |
| **30-34** | 0.025 | 0.025 |
| **35-39** | 0.033 | 0.033 |
| **40-44** | 0.056 | 0.056 |
| **45-49** | 0.101 | 0.101 |
| **50-54** | 0.177 | 0.177 |
| **55-59** | 0.357 | 0.357 |
| **60-64** | 0.47 | 0.47 |
| **65-69** | 0.794 | 0.794 |
| **70 +** | 2.153 | 2.153 |
| **The rates are per individual.** | | |

| Voluntary AD&D Insurance Rates | |
|---|---|
| | **Rates per Deduction (20PP)** |
| **Employee Voluntary AD&D** | $.014 |
| **Spouse Voluntary AD&D** | $.014 |

| **Children Supplemental Accidental Death and Dismemberment (AD&D) Insurance Rates | |
|---|---|
| Per Deduction cost for all eligible children | |
| **Coverage levels** | **Monthly cost** |
| $5,000 | 0.054 |
| $10,000 | 0.108 |

*If your spouse is covered under the policy as an employee, then your spouse is not eligible for coverage under the spouse benefit as a spouse.

**Children 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.

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

**Waiver of Premium benefit** allows you to keep your Group Term Life Basic Supplemental and Voluntary coverage for a period of time without paying premiums if you aren't working because you are totally disabled.

**Continue (Port) 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 terms of coverage will be provided in the certificate of insurance and riders.

### Non-insurance services

**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.*

**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.*

**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.*

## 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.

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

This offer is contingent upon participation requirements being met.

**Age reductions**

Benefit amount reduces to 60% of original coverage when you or your spouse reach age 75; 35% at age 80; to 27.5% at age 85, to 20% at age 90, to 7.5% at age 95 and to 5% at age 100. Your payroll deductions will be adjusted to pay premium based on the new benefit amount(s).

## 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 (877) 236-7564**

**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 effective date.**

**https://presents.voya.com/EBRC/ccps**

Florida Licensed Agent: Willis Towers Watson Midwest, Inc

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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