Group Name: Campbell University
Group Number: 713571

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.

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

You*	1 times your annual salary to a maximum of $150,000
Your Spouse**	$2,000
Your Children***	$2,000

Can I add more coverage to meet my needs?

Yes, you can. With **Supplemental Group Term Life Insurance and Supplemental Accidental Death & Dismemberment Insurance**, you can buy coverage for yourself, your spouse, and your kids that goes beyond the basic coverage you get from your employer.

Why should I consider supplemental 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	Supplemental Accidental Death & Dismemberment	Guaranteed Issue Limit
You*	$5,000 to $500,000 in $5,000 increments, not to exceed 6x your annual salary	This will equal the Employee Supplemental Life coverage.	**Newly Eligible**: $150,000 **Annual Enrollment**: Existing coverage increases up to $10,000 not to exceed $150,000 total supplemental coverage **Late Entrants**: All amounts require EOI
Your Spouse**	$5,000 to $250,000 in $5,000 increments, not to exceed 100% of Employee Supplemental Life amount	This will equal the Spouse Supplemental Life coverage.	**Newly Eligible**: $25,000 **Annual Enrollment**: Increases up to $10,000 not to exceed $25,000 total supplemental coverage **Late Entrants**: All amounts require EOI
Your Children***	$2,000 to $10,000 in $2,000 increments, not to exceed 100% of Employee Supplemental Life amount	This will equal the Child(ren) Supplemental Life coverage.	$10,000

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

* All active employees working 30 hours per week

** Spouse must be under age 70. 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.

Spouse and Child coverage is available only if employee Supplemental Life Insurance is elected.

How much does it cost?

The cost for Supplemental 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 Planning & Will Preparation.

Employee Supplemental Life Insurance Rates

Employee Age	Monthly rate per $1,000 of coverage
Under 25	$0.06
25-29	$0.06
30-34	$0.08
35-39	$0.09
40-44	$0.13
45-49	$0.21
50-54	$0.36
55-59	$0.56
60-64	$0.76
65-69	$1.50
70 +	$2.80
75 +	$5.54
The rates are per individual.	

Spouse Supplemental Life Insurance Rates

Age	Monthly rate per $1,000 of coverage
Under 25	$0.06
25-29	$0.06
30-34	$0.08
35-39	$0.09
40-44	$0.13
45-49	$0.21
50-54	$0.36
55-59	$0.56
60-64	$0.76
65-69	$1.50
70 +	N/A

Children Life Insurance Rates

Monthly cost for all eligible children
Monthly rate per $1,000 of coverage
$0.187

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

Coverage type	Monthly rate per $1,000 of coverage
Employee Supplemental AD&D	$0.019
Spouse Supplemental AD&D	$0.021
Children Supplemental AD&D	$0.033

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 and Supplemental 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.

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

Age reductions

Benefit amount reduces to 65% of original coverage when you or your spouse reach age 70; and 50% at age 75. 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 800-955-7736

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/CampbellU

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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