

Group Term Life Insurance

Group Name: Indiana Regional Medical Center
Group Number: 682977
Class: All Eligible Exempt Employees



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 offers basic **Group Term Life Insurance** at no cost to you in the amount of:

	Life Coverage Amount
You*	The lesser of: 2 times your Basic Yearly Earnings or \$500,000 plus an additional \$1,000

* All active employees working 36 hours per week.

Your coverage also includes **Accidental Death & Dismemberment Insurance** at no cost to you in the amount of:

	Accidental Death & Dismemberment Coverage Amount
You*	The lesser of: 2 times your Basic Yearly Earnings or \$500,000 plus an additional \$1,000

* All active employees working 36 hours per week.

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.

Accidental Death Insurance pays a benefit (in addition to the life insurance benefit) to your beneficiary if you die as the result of a covered accident.

Waiver of Premium benefit allows you to keep your Group Term Life Basic 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.

Exclusions and limitations

There are no exclusions for Basic Life Insurance.

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

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/IndianaRegionalMedicalCenter>



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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