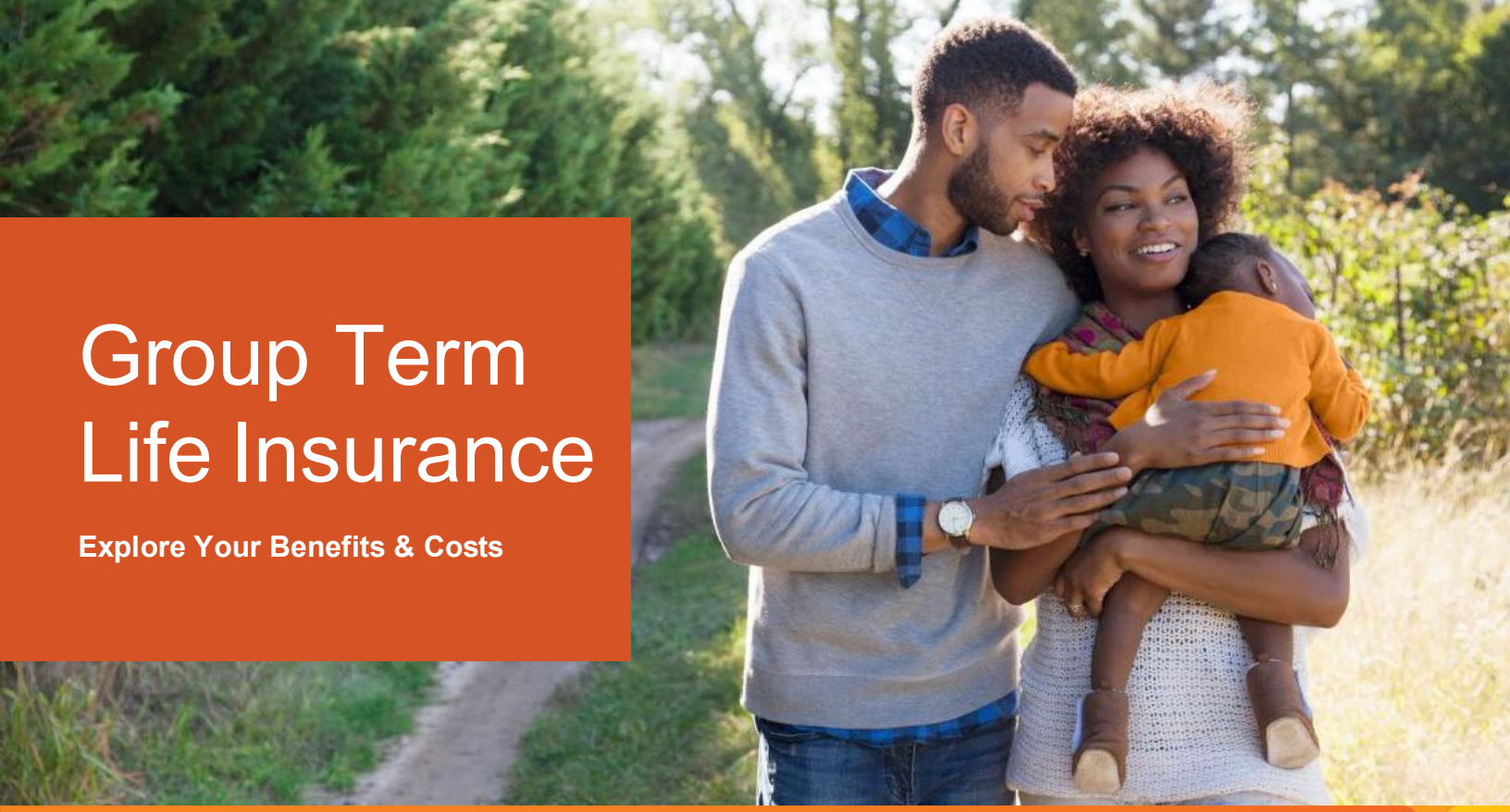


Group Term Life Insurance

Explore Your Benefits & Costs

MWH Building a Better World | Slayden part of MWH | Methuen CONSTRUCTION part of MWH

Group Name: MWH Constructors
Group Number: 71736-3

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 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 cost-effective 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.

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Get basic coverage

Your employer is providing basic Group Term Life Insurance to you and you are automatically enrolled. 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 pass away or are severely injured in a covered accident.

The coverage being offered to you is:

	Coverage Amount
For you	2 times your basic annual earnings to a maximum of $500,000
Your spouse*	$10,000
Your child(ren)*	From birth to 6 months: $500 From 6 months to age 26: $5,000

Add voluntary 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. This includes voluntary 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):

	Guaranteed Issue Limit	Coverage Maximum
For you	Lesser of $300,000 or 3 times your basic annual earnings in $10,000 increments	Lesser of $500,000 or 5 times your basic annual earnings in $10,000 increments
Your spouse*	$30,000	$250,000 in $5,000 increments
Your child(ren)*	$10,000 in $2,000 increments	$10,000 in $2,000 increments

*“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 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.

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 as of January 1 of that year.

Employee Life and AD&D Insurance Rates		
Employee's Age	Monthly rate per $1,000 of coverage	
	Non-Tobacco user	Tobacco user
Under 25	$0.096	$0.114
25-29	$0.111	$0.138
30-34	$0.139	$0.175
35-39	$0.153	$0.194
40-44	$0.239	$0.213
45-49	$0.168	$0.318
50-54	$0.353	$0.474
55-59	$0.638	$0.896
60-64	$0.966	$1.411
65-69	$1.835	$2.787
70 +	$2.961	$4.506

Spouse Voluntary Life and AD&D Insurance Rates		
Employee's Age	Monthly rate per $1,000 of coverage	
	Non-Tobacco user	Tobacco user
Under 25	$0.108	$0.126
25-29	$0.123	$0.150
30-34	$0.151	$0.187
35-39	$0.165	$0.206
40-44	$0.216	$0.225
45-49	$0.251	$0.330
50-54	$0.365	$0.486
55-59	$0.650	$1.241
60-64	$0.978	$1.423
65-69	$1.847	$2.799
70 +	$2.973	$4.518

Children Life and AD&D Insurance Rates
Monthly cost for all eligible children
Monthly rate per $1,000 of coverage
$0.14



To calculate your total monthly cost:

	Employee	Spouse	Child(ren)
1. Enter the amount of coverage you'd like for you, your spouse, and your child(ren).			
2. Divide each amount by 1,000.			
3. Using the rate tables above, find the appropriate rate per $1,000 of coverage for each person.			
4. Multiply each answer from Step 2 by the appropriate rate.			
5. Add your answers from Step 4 together to find your total monthly cost.			

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 Basic and Voluntary 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:

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.

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

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.

Ease the burden during funeral planning

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.

Access **extra support** the next time you travel.

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

Exclusions and limitations

Supplemental Life Insurance coverages have a one-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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