

Group Term Life Insurance

Benefits at a Glance

Convenient, affordable life insurance offering financial protection for your loved ones.

For the employees of: Palo Alto Unified School District

What is Group Term Life Insurance?

Group Term Life Insurance is offered through your employer and pays a benefit to your beneficiary if you pass away during a specific period of time (known as a “term”). The term of this coverage is generally one year, renewing on an annual basis with your other employer-offered benefits. Your employer offers Basic Life Insurance and Accidental Death and Dismemberment Insurance.

What is Accidental Death and Dismemberment (AD&D) Insurance?

AD&D Insurance pays a benefit to you or your beneficiary, separate from the life insurance benefit, if you are severely injured or die as the result of a covered accident. This coverage is part of the Group Term Life Insurance offered through your employer.

Who is eligible for life insurance?

- You—all active employees working 20+ hours per week.
- Your spouse*— If your spouse is covered under the policy as an employee, then your spouse is not eligible for coverage under the spouse rider/benefit.
- Your children—to age 26. If both you and your spouse are covered under the policy as employees, then only one, but not both, may cover the same children under the children’s rider/benefit. If the parent who is covering the children stops being insured as an employee, then the other parent may apply for children’s coverage.

**The use of “spouse” in this document means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners or civil union partners as defined by the group policy. Please contact your employer for more information.*

What amount of coverage am I eligible for?

- For employees
 - Your employer provides you with Basic Life Insurance and Basic AD&D Insurance of \$100,000.
- For your spouse*
 - Your employer provides you with \$1,000 of Basic Life Insurance on your spouse.
- For your children
 - Your employer provides you with \$100 for children birth to 6 months of age and \$1,000 of Basic Life Insurance on your children age 6 months to age 26.

**The use of “spouse” in this document means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners or civil union partners as defined by the group policy. Please contact your employer for more information.*

What does my life insurance include?

The benefits listed below are included with your life insurance coverage.

- **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.
- **Accidental Death and Dismemberment (AD&D) Insurance:** Pays a benefit to you or your beneficiary, separate from the life insurance benefit, if you are severely injured or die as the result of a covered accident. The proceeds can be used however you or your beneficiary would like.
- **Continuation:** If on an approved absence from work, you may continue your life insurance coverage under the employer's group policy for a set amount of time. Premiums must be paid during this time.
- **Conversion:** You your spouse and/or your children may convert life insurance coverage to an individual whole life insurance policy when you leave your employer or due to loss of eligibility under the employer's group policy.
- **Portability:** You may apply to continue your Basic coverage when you leave your current employer, and pay premiums to the insurance company directly.
- **Waiver of Premium:** If you become unable to work due to total disability, your Basic Life Insurance can be continued without premium payment.

Exclusions and Limitations

There are no exclusions for Basic Life Insurance.

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

Are there additional non-insurance services available?

- **Funeral Planning and Concierge Services:** You have the support of a team of independent professionals ready to assist with funeral planning for you and eligible family members.

Funeral Planning and Concierge Services are provided by Everest Funeral Package, LLC, Houston, TX.

- **Employee Assistance Program:** You have access to ComPsych GuidanceResources®, which provides support, resources and information for personal and work-life issues.

Employee Assistance Program (EAP) services are provided by ComPsych® Corporation, Chicago, IL.

- **Travel Assistance:** When traveling more than 100 miles from home, Voya Travel Assistance offers enhanced security for your leisure and business trips. You and your dependents can take advantage of four types of services: pre-trip information, emergency personal services, medical assistance services and emergency transportation services.

Voya Travel Assistance services are provided by Europ Assistance USA, Bethesda, MD.

Who do I contact with questions?

For more information, please call the Voya Employee Benefits Customer Service Team at (800) 955-7736

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, a member of the Voya® family of companies. Policy form ICC LP14GP or LP00GP (may vary by state).

CN0203-21788-0217

Palo Alto Unified School District, Group #69784-2, Acct #0001

Date Prepared: 10/20/2016

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

Peace of mind when it's needed the most

Funeral Planning Services

A value-added service offered with your Group Life Insurance offered by Voya™ Employee Benefits, a division of ReliaStar Life Insurance Company. Funeral planning services provided by Everest Funeral Package, LLC.

Everest is pleased to provide a value-added service that empowers individuals who are dealing with funeral related issues.

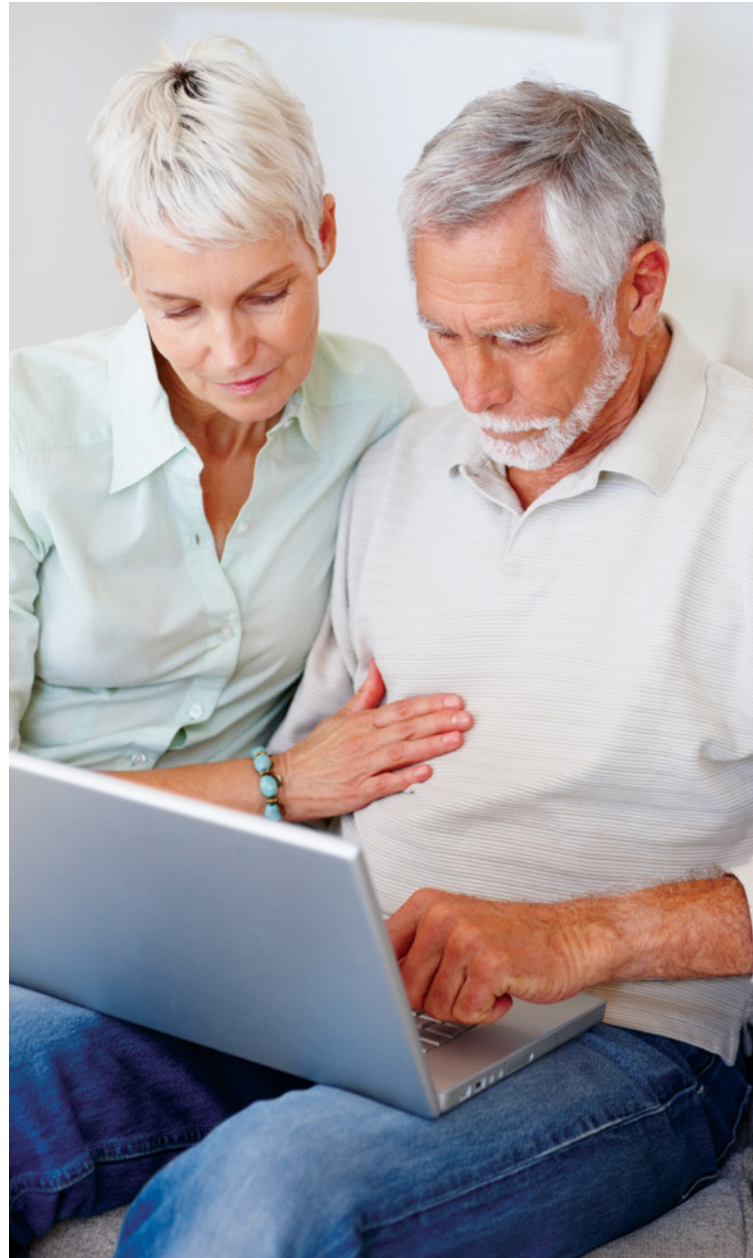
Who is Everest?

Everest, the first nationwide funeral planning and concierge service, is an independent consumer advocate who works on your behalf. Everest's sole purpose is to provide the information you need to make the most informed decisions about all funeral related issues, and then put those wishes into action.

You're never locked into a decision because Everest's funeral advisory services can be used at any funeral home across North America.

Everest is an impartial consumer advocate, not a funeral home. Everest does not sell funeral goods or services, nor does Everest receive any commissions from funeral homes or other service providers in the funeral industry. With Everest, you are removed from a sales-focused environment allowing you and your family to make well-informed and confident decisions during a stressful time.

Everest offers both pre-planning and at-need services at or near the time of need. Everest's online planning tools help you prepare for the future. At-need services include price negotiation assistance and communicating the family's wishes to the funeral home. Everest Advisors are available by phone 24/7 and can determine eligibility for the expedited life insurance claim process.



While you can't predict
life's outcome,
you can prepare for it...



Who is Eligible?

Everest can be used to plan a funeral for an employee; a spouse or domestic partner; or an employee's dependents up to age 26.*

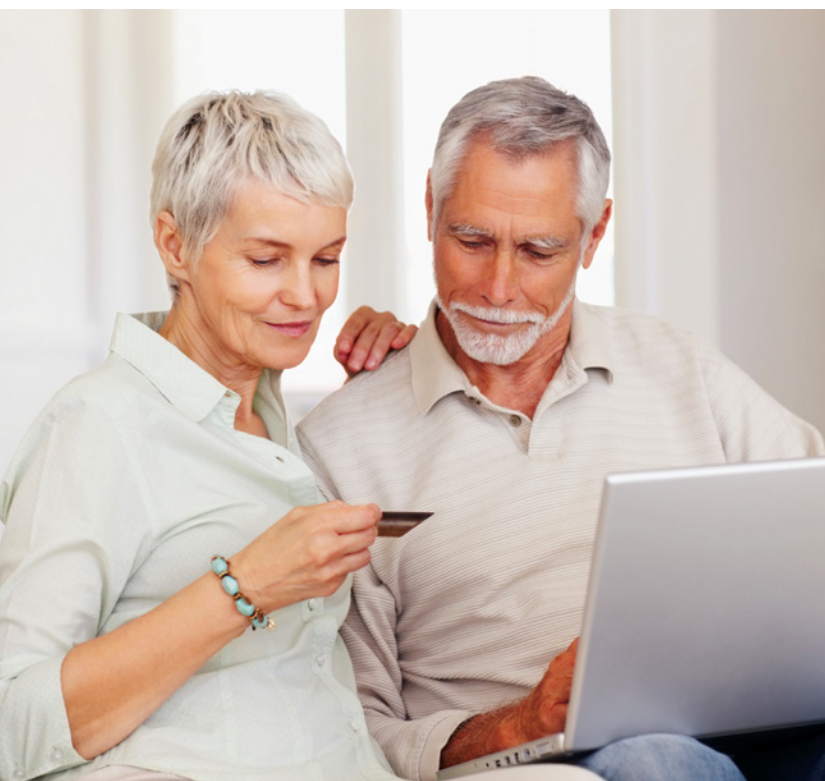
Getting Started

Create an online profile and use Everest's planning tools:

Visit: www.everestfuneral.com/voya

- Enter your email address and your employer's name
- Create a password and complete your online profile
- Access "Planning Tools"

If you do not have access to a computer, Everest Advisors are available 24/7 by calling **1-800-913-8318**.



Everest's services include:

Pre-planning services

24/7 Advisor Assistance

- To discuss funeral planning issues

PriceFinderSM Research Reports

- The only nationwide database of funeral home prices
- Detailed, local funeral home price comparisons

Online Planning Tools

- Include:
 - Personal Profile
 - 10 Key Decisions Planner
 - "My Wishes" Planning Guide
 - Reference Guide
- Information stored and maintained in a secure data warehouse

At-need services

At-Need Family Support

- Family assistance and plan implementation
- Communicate the Personal Funeral Plan to the funeral home; removing the family from a sales-focused environment
- Provide 24-hour assistance throughout the funeral process
- Expedited life insurance claim process. Eligible beneficiaries may have access to a portion of the life insurance funds in as little as two business days following receipt of the claim form.**

New!

Negotiation Assistance

- Gather pricing information and present it to the family in an easy-to-read format
- Negotiate funeral service pricing with local funeral homes
- Help the family compare prices of caskets and other products

**Availability may vary by state.



For more information, please visit: www.everestfuneral.com/voya



* Spouse or domestic partner coverage varies depending on the terms of your employer's group life insurance coverage.

Contact your employer for more information.

Funeral Planning and Concierge Services provided by Everest Funeral Package, LLC, Houston, TX 77056. Product availability may vary by state.

Insurance products are issued by ReliaStar Life Insurance Company, a member of the Voya[™] family of companies. ReliaStar Life Insurance Company Home and Administrative Office: Minneapolis, MN. Products and services may not be available in all states.

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INTERNATIONAL MEDICAL GROUP®

TRAVEL ASSISTANCE SERVICES



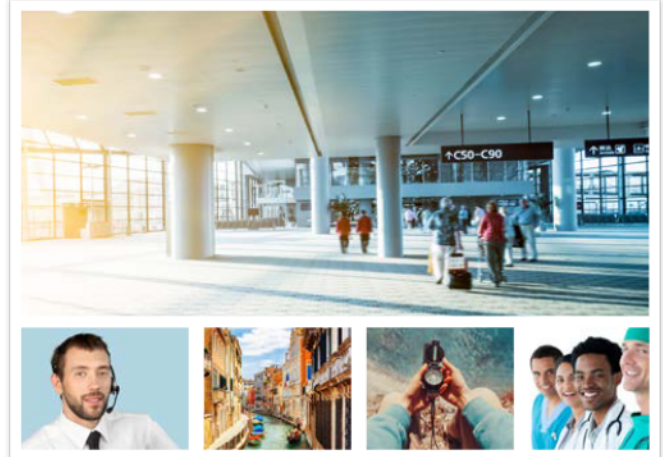
GLOBAL
peace of mind®





UNDERSTANDING YOUR NEEDS. EXCEEDING YOUR EXPECTATIONS.

Congratulations; you now have access to IMG's Travel Assistance Services, an indispensable offering available to you and your dependents. IMG has extensive experience handling complex and remote medical transport situations, as well as providing support for travel concerns when they arise. IMG's team of international, multilingual specialists are accustomed to working across time zones and with different languages and currencies. Utilizing IMG's extensive global network of medical care providers, our onsite 24/7/365 U.S.-based call center is available day or night to provide high-quality care you can depend on.



MEDICAL ASSISTANCE SERVICES

In a medical emergency, you need someone you can trust to guide you through the process. With a proven track record of providing superior assistance, IMG's medical services are designed to deliver the support you need.

■ CONVALESCENCE ARRANGEMENTS

IMG can coordinate accommodations before and/or after a medical procedure and pre-payment of arrangements when necessary.

■ COST MANAGEMENT

IMG will provide proactive medical case management which leverages western medical best practices to monitor hospital admission length of stay, prevent unnecessary procedures, direct admission to in-network providers, and/or transfer to an alternate facility with the goal to enhance quality while controlling costs.

■ DENTAL REFERRAL

Referrals are available to you upon request, including referral to and coordination with emergency dentists.

■ GENERAL MEDICAL ADVICE

IMG can provide general medical advice on your medical care. This can include direction to care, along with other research and information about your medical condition.

■ INPATIENT MONITORING

IMG will assist when you are formally admitted on an inpatient basis. IMG can facilitate clear and concise communication between local facilities and provide the standard of care or information that you would expect in situations where medical treatment is necessary. Services include determining the medically-appropriate treatment, selecting the facility, calculating the expense, and providing medical monitoring.

■ MEDICAL MONITORING

In the unfortunate event of hospitalization and necessary clinical observation, IMG medical staff will monitor your care. The nurse case manager will obtain medical information, assess the adequacy of the treatment facility, determine the need for transfer or evacuation, and coordinate with the treatment facility medical staff and IMG medical staff. Arrangement for transfers is available for situations that require it.

This brochure is for informational purposes only and describes IMG's general capabilities and a broad overview of the services it offers. The actual services and payments that IMG arranges or provides for you will be determined by your services contract.



MEDICAL ASSISTANCE SERVICES (CONT.)

■ MEDICAL PAYMENTS

To reduce admission or treatment delays, improve your patient experience, and ensure an expedited claims process, IMG can place Guarantees of Payments (GOP) to healthcare providers. There is no coverage for medical expenses available through this program, and all costs will be the responsibility of your employer or you.

■ MEDICAL REFERRAL

This service is available upon request and includes referral to and coordination with preferred primary care physicians, clinics, hospitals, and healthcare providers worldwide.

■ OUTPATIENT MONITORING

IMG will assist with the arrangement of medically-appropriate treatment through a physician or other healthcare provider. This service may also include a Guarantee of Payment (GOP) and medical monitoring.

■ PREAUTHORIZATION OF MEDICAL CARE

IMG can determine if a service, treatment, or Durable Medical Equipment (DME) is medically necessary in a given situation and can provide a Guarantee of Payment for the services provided.

■ PRESCRIPTION TRANSFER AND SHIPPING

IMG can facilitate the shipment or replacement of prescriptions or other important items (e.g., eyeglasses) for you within set locations and predetermined schedules.

■ REPLACEMENT OF MEDICAL DEVICES

When your treatment or diagnosis necessitates medical equipment that is not available locally, IMG can secure or procure and deliver the required equipment.

■ TELEPHONE INTERPRETATION

This service offers a multilingual, 24/7 service that provides translation services during international travel in the event of a medical situation or accident.





EMERGENCY MEDICAL TRANSPORT SERVICES

In a medical emergency, IMG coordinates and provides emergency medical transport services that have a proven track record of helping you get the care they need. IMG also helps contain program costs and coordinates communication across borders and between constituents at every step of the way home.

■ DISPATCH OF A PHYSICIAN

If the local attending physician and IMG cannot adequately assess your need for medical evacuation and transportation, IMG will coordinate and dispatch a physician to assist in the assessment.

■ EMERGENCY MEDICAL EVACUATION

IMG can coordinate and provide transportation to a hospital or medical facility to treat an unforeseen sickness or injury which is acute or life-threatening when adequate medical treatment is not available in the immediate area. IMG will coordinate and provide transportation to the closest hospital or medical facility capable of providing that treatment.

■ MEDICAL REPATRIATION

If IMG determines that it is medically necessary for you to return to your place of permanent residence because of a hospitalization of an unforeseen sickness or injury which is acute or life-threatening, IMG will coordinate and provide transportation to return you to your permanent residence via:

- i. One-way economy transportation; or
- ii. Commercial upgrade based on your condition as recommended by the local attending legally qualified physician and approved by IMG.

If IMG determines that it is medically necessary for you to return to your place of permanent residence for continued treatment of an unforeseen sickness or injury which is acute or life-threatening, IMG will coordinate and provide transportation to the hospital or medical facility closest to your permanent place of residence capable of providing that treatment.

■ REPATRIATION OF REMAINS

In the event of death, IMG will arrange and coordinate the preparation and transportation of mortal remains to the deceased's place of residence or to the place of burial.

■ RETURN OF DEPENDENT CHILDREN

IMG can arrange the transport of dependent children to your home or their home in the event you are hospitalized due to an unforeseen sickness or injury which is acute or life-threatening, and the children are left unattended as a result. IMG will also coordinate and provide a qualified escort to accompany the children during their return.

■ RETURN OF TRAVEL COMPANION

If you are hospitalized with an acute or life-threatening injury or sickness, IMG can arrange for a travel companion to accompany them on their medical evacuation or repatriation trip home or to a medical facility near their home.

■ VEHICLE RETURN SERVICES

In the case of a medical evacuation, medical repatriation, or return of remains, IMG can coordinate the return of your unattended vehicle your home or place of rental. The vehicle must be in good condition and capable of being safely driven on the highway in compliance with local laws. Any costs required to maintain the safe operation of the vehicle(s) during the return will be your responsibility. The request for the vehicle return service must occur at the time of medical evacuation, medical repatriation, or return of remains.

■ VISIT OF A FAMILY MEMBER OR FRIEND

If you are traveling alone and are hospitalized due to an unforeseen sickness or injury which is acute or life-threatening and an emergency evacuation or repatriation is not imminent, or in the event you pass away while on a trip, upon IMG's determination, IMG will coordinate and provide one round-trip economy airfare ticket to bring a person of your or your family's choice to your location.



TRAVEL ASSISTANCE SERVICES

Travel incidents can range from slightly inconvenient to severely disruptive. IMG's Travel Assistance Services offer the right mix of technology, customer service, and custom communications to help keep you safe, healthy, and connected while traveling.

■ CONSULATE AND EMBASSY LOCATIONS

IMG provides specific information on consulate and embassy locations based upon your travel destination.

■ EMERGENCY CASH & BAIL ASSISTANCE

If your wallet is stolen, IMG can help arrange an emergency cash advance. IMG can also provide assistance with obtaining bail bonds, where available.

■ IDENTITY THEFT ASSISTANCE

IMG provides informational details on potential threats as well as mitigation in the event of a stolen identity. In the event an ID theft incident occurs during travel, IMG can provide guidance in taking the necessary steps to recovery.

■ LEGAL REFERRALS

IMG can provide referrals to legal personnel as necessary if needed during your travels.

■ LOST DOCUMENT & LOST LUGGAGE ASSISTANCE

IMG will assist with arrangements to replace or forward copies of lost or stolen documents, including passports, driver's licenses, and credit cards, as well as assist with procedures to file loss reports and to recover lost or stolen articles such as luggage.

■ PET HOUSING & RETURN

IMG can assist with pet-friendly hotel accommodations, boarding facilities, and travel home for pets when necessary.

■ PRE-TRIP AND CULTURAL INFORMATION

Prior to travel, IMG can provide you with certain country-specific information:

- » Passport and visa information: provides details on required documentation when entering and exiting foreign countries.
- » Foreign currency exchange rates
- » Weather forecasts
- » General information on local customs
- » General information on business etiquette
- » Information on national holidays and standard business hours
- » Travel advisories
- » Customs information
- » Local voltage information

■ URGENT MESSAGE RELAY

IMG will relay emergency messages on your behalf to your family and place of work.

BE 
There.



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SECURITY SERVICES

■ NATURAL DISASTER EVACUATION

In the event of a natural disaster situation, IMG will, on a best-effort basis, coordinate and provide for your evacuation from a safe departure point we designate as a safe haven of our selection. If evacuation becomes impractical due to hostile or dangerous conditions, IMG will maintain contact and advise you until evacuation becomes viable or the natural disaster situation has passed. IMG will only coordinate and arrange for a natural disaster situation evacuation up to and including seven (7) days from the date the official disaster declaration is issued.

■ POLITICAL EVACUATION/REPATRIATION

In the case of a threatening security or political emergency situation due to governmental or social upheaval at your location, IMG will coordinate and provide transportation to remove you from the area. Emergency political evacuation/repatriation services are provided by IMG security personnel

to the nearest safe location and then to your primary home if needed. The decision to evacuate/repatriate will be made by IMG security personnel in consultation with local governments and security analysts.

If you are in an area in which an act of rebellion, riot, military uprising, war, terrorism, labor disturbance, strike, nuclear accident, or interference by authorities inhibits IMG's ability to fully provide services, IMG shall nonetheless use its best efforts to provide its services, recognizing that obstacles beyond its control will affect the level of service. IMG cannot be held responsible for failure to provide services or for delays caused by strikes or other conditions beyond its control including, but not limited to, flight conditions or where rendering of service is prohibited by local laws or regulatory agencies.

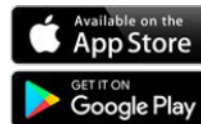
IMG retains the discretion to limit you to one (1) emergency evacuation and or repatriation attributable to any single emergency situation.

ACCESSIBLE TECHNOLOGY

■ DOWNLOAD THE IMG APP!

Step 1: Register with IMG

- » Go to <http://www.imglobal.com/member/login>
- » Click on "create an account"
- » Enter your referral code VOYATRavel
- » Click "continue" to enter your personal information, email address, and to create a password



Step 2: Download the mobile app

- » Download "IMG Mobile" from your app store on your iPhone or Android device
- » Enter your user name and password details from Step 1

IMG Travel Intelligence provides 24/7 support and allows you to:

- » Stay up-to-date on global developments with timely alerts about security & travel-related incidents nearby
- » Access detailed country and city intelligence, such as risk ratings, travel advisories, political & security concerns, travel logistics, cultural norms, weather threats, & location-specific health intelligence
- » Receive immediate assistance in the event of a crisis via the in-app emergency hotline
- » Stay informed of travel disruptions, including airline delays & cancellations
- » Access pre-trip checklists, including reminders to prepare & store travel documents pertaining to the destination
- » Locate hospitals, police stations, & other safe haven information, as well as local emergency phone numbers

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CONTRACTUAL LIMITATIONS

Travel Assistance Services will not be provided or available for any loss or injury that is caused by, or results from:

- Normal childbirth, normal pregnancy (except complications of pregnancy), or voluntary induced abortion
- Mental or nervous condition, unless hospitalized
- Traveling against the advice of a physician
- Traveling for the purpose of medical treatment
- Active participation in war and/or terrorism
- Member's Destination Country has been declared Level 4 Travel Advisory by the U.S. State Department prior to the Member's Scheduled Departure Date

NOTE

These descriptions are informational only and the services agreement is the only source of all available services, which are subject to specific terms and conditions.

IMG will provide travel assistance services such as lost luggage assistance, urgent message relay, and pet housing & return. Third-party costs related to travel assistance services are the responsibility of the Member. IMG will provide emergency assistance services and payment for third-party expenses related to a qualified medical evacuation, medical repatriation, return of dependent children, return of travel companion, dispatch of physician, return of mortal remains, vehicle return services, political or natural disaster evacuation, or visit of a family member or friend; however, any medical expenses related to these services would be the responsibility of the Member. Please contact your primary health insurance provider for consideration of medical coverages, or contact IMG for a custom out of country medical quote. Emergency medical and security transport services must be arranged by IMG-designated personnel to be eligible for services under this program. All services must be provided or coordinated by IMG or our designated security provider. No claims for reimbursement will be accepted. Travel is defined as 100 miles or more from your primary residence or while in a foreign country for up to 180 consecutive days.



 WORRY LESS.
Experience more.




INTERNATIONAL MEDICAL GROUP® TRAVEL ASSISTANCE SERVICES



Please cut out and fold in half.

INTERNATIONAL MEDICAL GROUP® TRAVEL ASSISTANCE PROGRAM

From anywhere in the world:
+1 (317) 659-5841

assistimglobal.com

Name _____ Company **VOYA**
FINANCIAL

This is not a medical insurance card. Valid until termination of policy.

Attention

THIS IS NOT A MEDICAL INSURANCE CARD

The participant is entitled to IMG Assistance Services.

El participante tiene derecho a los servicios de asistencia médica y de viaje de IMG.

Le participant a droit aux services de voyage et d'assistance médicale IMG.

参与者有权享受IMG旅行和医疗援助服务。

INTERNATIONAL MEDICAL GROUP®

*All services must be provided by International Medical Group (IMG).
No claims for reimbursement will be accepted.*

MAP CODE

INTERNATIONAL MEDICAL GROUP®