

# Group Term Life Insurance

## Enrollment at a Glance

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

### For the Certified and Classified Employees of: San Bernardino City Unified School District California Schools Employee Benefits Association

#### 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, which is the amount they provide at no cost to you if you are a full-time employee. Part-time employees will pay a portion of the cost, based on hours worked. You also have the option to elect additional coverage called Supplemental Life 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.

#### How can life insurance help?

Below are a few examples of how your life insurance benefit could be used (coverage amounts may vary):

- Pay off any remaining medical bills, funeral costs and debts
- Provide ongoing financial support to your family
- Keep your family in your home by paying off the mortgage
- Fund your children’s education

#### Who is eligible for life insurance?

- You—all Classified active employees working 20+ hours per week and certified employees working 10+ hours per week.
- Your spouse\*—under age 70. Coverage is available only if Employee Supplemental Life Insurance is elected.

*\*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 you/Certified and Classified Employees
  - Your employer provides you with Basic Life Insurance and Basic AD&D Insurance of \$50,000. There is no cost to you for this insurance if you are a full-time employee. Part-time employees will pay a portion of the cost, based on hours worked. Coverage amounts are rounded to the next highest \$1,000.
  - Eligible employees may elect Supplemental Life Insurance of \$20,000 to \$500,000 in \$10,000 increments not to exceed 5 times your annual salary.
- For your spouse\*/child
  - San Bernardino City Unified School District provides you with \$1,500 of Basic Life Insurance and Basic AD&D Insurance on your spouse and child/ren. There is no cost to you for this insurance.
  - Eligible employees may elect Spouse Supplemental Life Insurance of \$5,000 to \$250,000 in \$5,000 increments not to exceed 50% of your approved employee Supplemental Life Insurance amount.

*\*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.*

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## 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 and Supplemental 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 and Supplemental Life Insurance can be continued without premium payment.
- **Convenient Payroll Deductions:** Premium deductions for Supplemental coverages are taken directly from your paycheck, so you never have to worry about late payments or lapse notices.

## How much does my life insurance cost?

Basic Life Insurance and Basic AD&D Insurance are provided by your employer at no cost to you.

The cost for Supplemental Life is calculated based on the age of the employee or spouse at the start of the plan's current policy year.

Employee and Spouse Supplemental Life Insurance Rates	
Age	Monthly Rate per \$1,000 of Coverage
Under 25	\$0.048
25-29	\$0.048
30-34	\$0.048
35-39	\$0.072
40-44	\$0.108
45-49	\$0.192
50-54	\$0.288
55-59	\$0.468
60-64	\$0.780
65-69	\$1.308
70 +	\$2.220
75 +	\$5.088

The rates are per individual.

Use the steps below to calculate your premium for you and your spouse based on the amount of insurance you elected:

- Step 1: Enter the rate per \$1,000 based on age: \_\_\_\_\_
- Step 2: Take the amount of insurance and divide it by 1,000: \_\_\_\_\_  
(Example: For \$150,000 of coverage, enter "150")
- Step 3: Multiply lines 1 and 2 (this is your monthly cost): \_\_\_\_\_

## Do I need to provide evidence of insurability (answer health questions) to be covered?

### New Hires

- For you—You may elect up to \$150,000 or 5 times your annual salary, whichever is less, of Supplemental Life Insurance without providing evidence of insurability.
- For your spouse\*—All Supplemental Life Insurance elections require evidence of insurability.
- If you elect higher amount(s), you will need to submit evidence of insurability to the insurance company for approval before coverage becomes effective.

### Annual Enrollment

- For you
  - If you currently have Supplemental Life Insurance, you may elect to increase your coverage amount by \$10,000 up to a total of \$150,000 during the current enrollment period without providing evidence of insurability
  - If you are currently not participating in the Supplemental Life Insurance, you must provide evidence of insurability to elect coverage for the first time during this annual enrollment period.
- For your spouse\*
  - You must provide evidence of insurability on your spouse for any increase to coverage elected during the current enrollment period.
- When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.

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## Will my benefits decrease as I get older?

- For you - Benefit amount(s) reduce to 67% of original coverage at age 70, and to 33% of original coverage at age 75.
- For your spouse\* - Benefit amount(s) reduce to 67% of original coverage at spouse age 70, and to 33% of original coverage at spouse age 75.
- Your payroll deductions will be adjusted to pay premium based on the new benefit amount(s).

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## 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 Insurance has exclusions that are described in the certificate of insurance or rider.

## Who do I contact with questions?

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

This offer is contingent upon participation requirements being met.

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).

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