Group Term Life Insurance

Benefits at a Glance
Convenient, affordable life insurance, offering financial protection for your loved ones.

For the employees of:
Stanislaus County Office of Education
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 provides Basic Life Insurance and Accidental Death and Dismemberment Insurance at no cost to you based on your years of service. You also have the option to elect additional coverage called Supplemental Life Insurance.

Who is eligible for life insurance?
- You—all active employees working 15+ 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. Coverage is available only if Employee Supplemental Life Insurance is elected.
- Your children—to age 26. Coverage is available only if Employee Supplemental Life Insurance is elected. 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. Please contact your employer for more information.

What amount of Basic Life and Accidental Death & Dismemberment Insurance does my employer provide at no cost to me?

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Amount of Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 4</td>
<td>$25,000</td>
</tr>
<tr>
<td>5 – 9</td>
<td>$30,000</td>
</tr>
<tr>
<td>10 - 14</td>
<td>$35,000</td>
</tr>
<tr>
<td>15 – 19</td>
<td>$40,000</td>
</tr>
<tr>
<td>20+</td>
<td>$45,000</td>
</tr>
</tbody>
</table>

What amount of Supplemental coverage am I eligible for?
- For you:
  - Eligible employees may elect Supplemental Life Insurance of $10,000 to $300,000 in $10,000 increments, not to exceed 5 times your annual salary.
- For your spouse
  - Eligible employees may elect Spouse Supplemental Life Insurance of $5,000 to $100,000 in $5,000 increments not to exceed 50% of your approved employee Supplemental Life Insurance amount.
- For your children
  - Eligible employees may elect Children Supplemental Life Insurance of $10,000. Children from birth to six months of age are covered for $1,000.

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.
- **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.

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

Rates shown are guaranteed until July 1, 2019.

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): _____________

Monthly cost for your children: (covers all eligible children)
Enter the monthly cost for the amount of coverage from the table above: _____________

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

**New Hires/Newly Eligible:**
- For you—You may elect up to $100,000 or 2 times your annual salary, whichever is less, of Supplemental Life Insurance without providing evidence of insurability.
- For your spouse—You may elect up to $20,000 of Supplemental Life Insurance on your spouse without providing evidence of insurability.
- For your children—You may elect up to $10,000 of Supplemental Life Insurance on your children without providing 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.

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Will my benefits decrease as I get older?

- For you - Benefit amount(s) reduce to 65% of original coverage at age 65, and to 50% of original coverage at age 70 and after.
- For your spouse - Benefit amount(s) reduce to 65% of original coverage at spouse age 65, and to 50% of original coverage at age 70 and after.
- Your payroll deductions will be adjusted to pay premium based on the new benefit amount(s).

Exclusions and Limitations

Supplemental Life Insurance coverages have a two year suicide exclusion from the effective date of coverage or an increase in coverage. 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.*

- 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.*