Group Term Life Insurance
Enrollment at a glance

For the employees of: Special Education District of Lake County
Northern Illinois Health Insurance Plan (NIHIP), Group #280887

What is Group Term Life Insurance?
- Offered through your employer
- Pays a benefit to your beneficiary if you pass away during a specific period of time ("term")
- Term is generally one year, renewing annually with other employer-offered benefits
- Your employer offers Basic Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance, which is the amount they provide at no cost to you.
- 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.

Eligibility and coverage options			
	For you	**For your spouse***	**For your children**
Eligibility	All active employees working 21+ hours per week.	If your spouse is covered under the policy as an employee, then your spouse is not eligible for coverage as a spouse. If you are covered for employee Basic Life Insurance, you may elect coverage even if you don't elect Supplemental Life Insurance coverage for yourself.	To age 26 and unmarried dependent military veterans to age 30. If your child is covered under the policy as an employee, then your child is not eligible for coverage as a child. If you are covered for employee Basic Life insurance, you may elect coverage even if you do not elect Supplemental Life Insurance coverage on yourself. If both parents are covered as employees, only one but not both may cover the same children. If the parent who is covering the children stops being insured as an employee, the other parent may apply for children's coverage.
Basic Life and AD&D Insurance coverage options	See Schedule of Benefits within Certificate of Coverage for Basic Life Insurance amounts.	See Schedule of Benefits within Certificate of Coverage for Basic Life Insurance amounts.	See Schedule of Benefits within Certificate of Coverage for Basic Life Insurance amounts.

Basic Dependent Life	Not Applicable	Flat $10,000	Flat $5,000
Supplemental Life and AD&D Insurance coverage options	Eligible employees may elect Supplemental Life Insurance of $10,000 to $500,000 in $10,000 increments. Eligible employees may elect Supplemental AD&D Insurance of $10,000 to $250,000 in $10,000 increments.	Eligible employees may elect Spouse Supplemental Life Insurance of $10,000 to $500,000 in $10,000 increments. Coverage cannot exceed your approved employee Basic and Supplemental Life Insurance amount. Eligible employees may elect Spouse Supplemental AD&D Insurance of $10,000 to $250,000 in $10,000 increments. Coverage cannot exceed your approved employee Basic and Supplemental AD&D Insurance amount.	Eligible employees may elect Children Supplemental Life Insurance of $10,000. To age 26, and unmarried dependent military veterans less than age 30 years. If both parents are covered as employees, only one but not both may cover the same children. If the parent who is covering the children stops being insured as an employee, the other parent may apply for children's coverage. AD&D coverage is not applicable to children.
Guaranteed issue (GI) limit and New Hires	You may elect $100,000 without providing evidence of insurability during your initial enrollment period. If you are a late entrant, you must provide evidence of insurability for any coverage elected.	You may elect up to $20,000 without providing evidence of insurability during your initial enrollment period. If you are a late entrant, you must provide evidence of insurability for any coverage elected.	You may elect up to $10,000 without providing evidence of insurability.
Age reductions Note: Your payroll deductions will be adjusted to pay premium based on the new benefit amount(s).	Benefit amount reduces to 70% of original coverage from September 1st on or following your 70th birthday.	Benefit amount reduces to 70% of original coverage from September 1st on or following your spouse's 70th birthday.	Not applicable

*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 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.
- **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 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.

A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders.
*Coverage on your spouse and children is available if they are enrolled for life insurance.

How much does my life insurance cost?

Basic Life Insurance and Basic AD&D Insurance is provided by your employer at no cost to you.
Rates shown are guaranteed until September 1, 2027.

Employee and Spouse Supplemental Life Insurance Rates

Age	Monthly rate per $1,000 of coverage
Under 25	$0.04
25-29	$0.04
30-34	$0.06
35-39	$0.08
40-44	$0.10
45-49	$0.15
50-54	$0.23
55-59	$0.41
60-64	$0.57
65-69	$1.04
70-74	$1.68
75 +	$2.06

Supplemental Accidental Death and Dismemberment (AD&D) Insurance Rates

Coverage type	Monthly rate per $1,000 of coverage
Employee Supplemental AD&D	$0.03
Spouse Supplemental AD&D	$0.03

Children Life Insurance Rates

Monthly cost for all eligible children

Coverage levels	Monthly cost
$10,000	$2.50

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: _____

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.

Are there additional non-insurance services available?

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

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.

Obtain support when experiencing a loss.

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.

From planning a funeral to the logistics of winding down an estate, Empathy offers an impactful solution to you and your family after the loss of a loved one. Empathy's bereavement support is also fully accessible to your loved ones, and various family members can share and join your account.

Bereavement Support, including Funeral Planning & Will Preparation services are provided by The Empathy Project, Inc., New York, NY.

Questions?

Where do I get more information?

For more information or to access the certificate of insurance, 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 (Minneapolis, MN), a member of the Voya® family of companies. Policy form ICC LP14GP or LP00GP (may vary by state).

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