

Group Term Life Insurance

Enrollment at a Glance

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

For employees of Saddleback Valley 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 (AD&D), which is the amount they provide at no cost to you. You also have the option to elect additional coverage called Supplemental Life Insurance.

Why do I need life insurance?

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 active employees working 30+ 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. Coverage is available only if Employee Basic 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.

What amount of coverage am I eligible for?

- For you—Your employer provides you with Basic Life Insurance and Basic AD&D Insurance. There is no cost to you for this insurance.

Age	Basic Life and AD&D Benefit
Under 30	\$150,000
30-34	\$137,500
35-39	\$125,500
40-44	\$100,000
45-49	\$87,500
50-54	\$62,500
55-59	\$43,750
60-64	\$24,000
65-69	\$15,500
70-74	\$10,500
75-79	\$7,000
Over 80	\$5,000

- For your spouse*— Your employer provides you with \$2,000 of Basic Life Insurance on your spouse. There is no cost to you for this insurance.
- For your children—Your employer provides you with \$2,000 of Basic Life Insurance on your children. Children from birth to six months of age are covered for 10% of the elected amount. There is no cost to you for this insurance.

**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 Insurance: Pays a benefit to your beneficiary, in addition to the life insurance benefit, if you die as the result of a covered accident.
- 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.
- 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.
- 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.

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.

Exclusions

What is not covered?

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?

- Bereavement Support including Funeral Planning, Will Prep 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. *Bereavement Support Services are provided by The Empathy Project, Inc., New York, NY.*
- 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 International Medical Group, Inc. (IMG), Indianapolis, IN.*

Who do I contact with questions?

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

CN0828-17012-0816

172501-09/02/2015

Saddleback Unified School District, Group #67808-2, Acct # 1 04/21/2024