

# Group Term Life Insurance

Enrollment at a glance

For the employees of: **Saddleback Valley Unified School District, Group #67808-2**

## 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. You also have the option to elect Supplemental Life Insurance.

Eligibility and coverage options			
	For you	For your spouse*	For your children
<b>Eligibility</b>	All active employees working 30+ hours per week.	Coverage is available only if Employee Supplemental Life Insurance is elected.	To age 26.  Coverage is available only if employee Supplemental Life Insurance is elected.  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.
<b>Basic Life and AD&amp;D Insurance coverage options</b>	Your employer provides you with Basic Life Insurance and AD&D Insurance. There is no cost to you for this insurance.	Your employer provides you with \$2,000 of Basic Life Insurance on your spouse. There is no cost to you for this insurance.	Your employer provides you with \$2,000 of Basic Life Insurance on your children from 6 months to age 26. There is no cost to you for this insurance.  Children from birth but less than 6 months are covered for \$200.
<b>Supplemental Life Insurance coverage options</b>	Eligible employees may elect Supplemental Life Insurance of \$10,000 to \$500,000 in \$10,000 increments, not to exceed 5 times your annual salary.	Eligible employees may elect spouse Supplemental Life Insurance of \$10,000 to \$500,000 in \$10,000 increments.  Coverage cannot exceed 100% of your approved employee Life Insurance amount.	Eligible employees may elect Children Supplemental Life Insurance of \$2,500, \$5,000, or \$10,000 on your children from birth to age 26.

## Eligibility and coverage options

	For you	For your spouse*	For your children
<b>New hires</b>	You may elect up to \$200,000 (\$75,000 age 60 and over) or 5 times your annual salary, whichever is less, without providing evidence of insurability.  If you elect a higher amount, you will need to submit evidence of insurability to the insurance company for approval before coverage becomes effective.	You may elect up to \$50,000 of Supplemental Life Insurance on your spouse without providing evidence of insurability.  If you elect a higher amount, you will need to submit evidence of insurability to the insurance company for approval before coverage becomes effective.	You may elect up to \$10,000 of Supplemental Life Insurance on your children without providing evidence of insurability.
<b>Late entrants</b>	If you elect Supplemental Life Insurance more than 31 days after your initial eligibility date, you must provide evidence of insurability for any coverage elected.	If you elect Supplemental Life Insurance on your spouse more than 31 days after the initial eligibility date, you must provide evidence of insurability on your spouse for any coverage elected.	If you elect Supplemental Life Insurance on your children more than 31 days after the initial eligibility date, you must provide evidence of insurability on your children for any coverage elected.
<b>Increases in coverage</b>	You must provide evidence of insurability for any increase to coverage elected during the current enrollment period.	You must provide evidence of insurability for any increase to coverage elected during the current enrollment period.	Not applicable
<b>Age reductions</b>  Note: Your payroll deductions will be adjusted to pay premium based on the new benefit amount(s).	Benefit amount reduces to 65% of original coverage at age 65, to 50% of original coverage at age 70 and to 30% of original coverage at age 75.	Benefit amount reduces to 65% of original coverage at spouse age 65, to 50% of original coverage at age 70, and to 30% of original coverage at age 75 and after.	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 are diagnosed with a terminal illness with a limited life expectancy, you may receive a portion of your death benefit while still living.
- **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 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.

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## How much does my life insurance cost?

The cost for Supplement Life is calculated based on the start of the plan's current policy year.

Rates shown are guaranteed until October 1, 2026.

### Employee and spouse Supplemental Life Insurance rates

Employee/Spouse Cost - Tenthly Life Insurance Rate Chart									
Rate per									
\$10,000	\$0.54	\$0.78	\$1.20	\$1.80	\$2.76	\$5.16	\$7.92	\$14.40	\$24.48
Age	0-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	\$0.54	\$0.78	\$1.20	\$1.80	\$2.76	\$5.16	\$7.92	\$14.40	\$24.48
\$20,000	\$1.08	\$1.56	\$2.40	\$3.60	\$5.52	\$10.32	\$15.84	\$28.80	\$48.96
\$30,000	\$1.62	\$2.34	\$3.60	\$5.40	\$8.28	\$15.48	\$23.76	\$43.20	\$73.44
\$40,000	\$2.16	\$3.12	\$4.80	\$7.20	\$11.04	\$20.64	\$31.68	\$57.60	\$97.92
\$50,000	\$2.70	\$3.90	\$6.00	\$9.00	\$13.80	\$25.80	\$39.60	\$72.00	\$122.40
\$60,000	\$3.24	\$4.68	\$7.20	\$10.80	\$16.56	\$30.96	\$47.52	\$86.40	\$146.88
\$70,000	\$3.78	\$5.46	\$8.40	\$12.60	\$19.32	\$36.12	\$55.44	\$100.80	\$171.36
\$80,000	\$4.32	\$6.24	\$9.60	\$14.40	\$22.08	\$41.28	\$63.36	\$115.20	\$195.84
\$90,000	\$4.86	\$7.02	\$10.80	\$16.20	\$24.84	\$46.44	\$71.28	\$129.60	\$220.32
\$100,000	\$5.40	\$7.80	\$12.00	\$18.00	\$27.60	\$51.60	\$79.20	\$144.00	\$244.80
\$110,000	\$5.94	\$8.58	\$13.20	\$19.80	\$30.36	\$56.76	\$87.12	\$158.40	\$269.28
\$120,000	\$6.48	\$9.36	\$14.40	\$21.60	\$33.12	\$61.92	\$95.04	\$172.80	\$293.76
\$130,000	\$7.02	\$10.14	\$15.60	\$23.40	\$35.88	\$67.08	\$102.96	\$187.20	\$318.24
\$140,000	\$7.56	\$10.92	\$16.80	\$25.20	\$38.64	\$72.24	\$110.88	\$201.60	\$342.72
\$150,000	\$8.10	\$11.70	\$18.00	\$27.00	\$41.40	\$77.40	\$118.80	\$216.00	\$367.20
\$160,000	\$8.64	\$12.48	\$19.20	\$28.80	\$44.16	\$82.56	\$126.72	\$230.40	\$391.68
\$170,000	\$9.18	\$13.26	\$20.40	\$30.60	\$46.92	\$87.72	\$134.64	\$244.80	\$416.16
\$180,000	\$9.72	\$14.04	\$21.60	\$32.40	\$49.68	\$92.88	\$142.56	\$259.20	\$440.64
\$190,000	\$10.26	\$14.82	\$22.80	\$34.20	\$52.44	\$98.04	\$150.48	\$273.60	\$465.12
\$200,000	\$10.80	\$15.60	\$24.00	\$36.00	\$55.20	\$103.20	\$158.40	\$288.00	\$489.60
\$210,000	\$11.34	\$16.38	\$25.20	\$37.80	\$57.96	\$108.36	\$166.32	\$302.40	\$514.08
\$220,000	\$11.88	\$17.16	\$26.40	\$39.60	\$60.72	\$113.52	\$174.24	\$316.80	\$538.56
\$230,000	\$12.42	\$17.94	\$27.60	\$41.40	\$63.48	\$118.68	\$182.16	\$331.20	\$563.04
\$240,000	\$12.96	\$18.72	\$28.80	\$43.20	\$66.24	\$123.84	\$190.08	\$345.60	\$587.52
\$250,000	\$13.50	\$19.50	\$30.00	\$45.00	\$69.00	\$129.00	\$198.00	\$360.00	\$612.00
\$260,000	\$14.04	\$20.28	\$31.20	\$46.80	\$71.76	\$134.16	\$205.92	\$374.40	\$636.48
\$270,000	\$14.58	\$21.06	\$32.40	\$48.60	\$74.52	\$139.32	\$213.84	\$388.80	\$660.96
\$280,000	\$15.12	\$21.84	\$33.60	\$50.40	\$77.28	\$144.48	\$221.76	\$403.20	\$685.44

The rates are per individual.

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## Employee and spouse Supplemental Life Insurance rates continued

Employee/Spouse Cost - Tenthly Life Insurance Rate Chart									
Rate per \$10,000	\$0.54	\$0.78	\$1.20	\$1.80	\$2.76	\$5.16	\$7.92	\$14.40	\$24.48
Age	0-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$290,000	\$15.66	\$22.62	\$34.80	\$52.20	\$80.04	\$149.64	\$229.68	\$417.60	\$709.92
\$300,000	\$16.20	\$23.40	\$36.00	\$54.00	\$82.80	\$154.80	\$237.60	\$432.00	\$734.40
\$310,000	\$16.74	\$24.18	\$37.20	\$55.80	\$85.56	\$159.96	\$245.52	\$446.40	\$758.88
\$320,000	\$17.28	\$24.96	\$38.40	\$57.60	\$88.32	\$165.12	\$253.44	\$460.80	\$783.36
\$330,000	\$17.82	\$25.74	\$39.60	\$59.40	\$91.08	\$170.28	\$261.36	\$475.20	\$807.84
\$340,000	\$18.36	\$26.52	\$40.80	\$61.20	\$93.84	\$175.44	\$269.28	\$489.60	\$832.32
\$350,000	\$18.90	\$27.30	\$42.00	\$63.00	\$96.60	\$180.60	\$277.20	\$504.00	\$856.80
\$360,000	\$19.44	\$28.08	\$43.20	\$64.80	\$99.36	\$185.76	\$285.12	\$518.40	\$881.28
\$370,000	\$19.98	\$28.86	\$44.40	\$66.60	\$102.12	\$190.92	\$293.04	\$532.80	\$905.76
\$380,000	\$20.52	\$29.64	\$45.60	\$68.40	\$104.88	\$196.08	\$300.96	\$547.20	\$930.24
\$390,000	\$21.06	\$30.42	\$46.80	\$70.20	\$107.64	\$201.24	\$308.88	\$561.60	\$954.72
\$400,000	\$21.60	\$31.20	\$48.00	\$72.00	\$110.40	\$206.40	\$316.80	\$576.00	\$979.20
\$410,000	\$22.14	\$31.98	\$49.20	\$73.80	\$113.16	\$211.56	\$324.72	\$590.40	\$1,003.68
\$420,000	\$22.68	\$32.76	\$50.40	\$75.60	\$115.92	\$216.72	\$332.64	\$604.80	\$1,028.16
\$430,000	\$23.22	\$33.54	\$51.60	\$77.40	\$118.68	\$221.88	\$340.56	\$619.20	\$1,052.64
\$440,000	\$23.76	\$34.32	\$52.80	\$79.20	\$121.44	\$227.04	\$348.48	\$633.60	\$1,077.12
\$450,000	\$24.30	\$35.10	\$54.00	\$81.00	\$124.20	\$232.20	\$356.40	\$648.00	\$1,101.60
\$460,000	\$24.84	\$35.88	\$55.20	\$82.80	\$126.96	\$237.36	\$364.32	\$662.40	\$1,126.08
\$470,000	\$25.38	\$36.66	\$56.40	\$84.60	\$129.72	\$242.52	\$372.24	\$676.80	\$1,150.56
\$480,000	\$25.92	\$37.44	\$57.60	\$86.40	\$132.48	\$247.68	\$380.16	\$691.20	\$1,175.04
\$490,000	\$26.46	\$38.22	\$58.80	\$88.20	\$135.24	\$252.84	\$388.08	\$705.60	\$1,199.52
\$500,000	\$27.00	\$39.00	\$60.00	\$90.00	\$138.00	\$258.00	\$396.00	\$720.00	\$1,224.00

The rates are per individual.

Children Life Insurance rates	
Coverage levels	Tenthly cost
\$2,500	\$0.60
\$5,000	\$1.20
\$10,000	\$2.40

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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.

## 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 bereavement support and funeral planning services 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.*

## 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).

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