

Personal Accident Insurance

Enrollment at a Glance

Convenient, affordable accidental death and dismemberment insurance, offering financial protection for your loved ones.

For the employees of: Chaffey Community College District

What is Personal Accident Insurance?

Personal Accident Insurance provides a lump sum benefit that can help you or your family deal with expenses and financial obligations that arise in the wake of a covered accident. And you can use the proceeds as you see fit.

How can Personal Accident Insurance help?

Below are a few examples of how your Personal Accident Insurance benefit could be used (coverage amounts may vary):

- Medical bills
- Everyday household expenses
- Occupational therapy, equipment or vocational re-training costs
- Funeral expenses

Who is eligible for Personal Accident Insurance?

- You—all active employees working 20+ hours per week.
- Your spouse—under age 70.
- Your children—to age 26.

What amount of coverage am I eligible for?

- For you
 - Eligible employees may elect Personal Accident Insurance of \$10,000 to \$500,000 in \$10,000 increments.
- For your family – Eligible employees may elect Personal Accident Insurance for their spouse* and children.
 - If you only have an eligible spouse, your spouse coverage will be 60% of your employee Personal Accident Insurance amount.
 - If you only have eligible children, your children coverage will be 25% of your employee Personal Accident Insurance coverage amount.
 - If you have both an eligible spouse and children:
 - Spouse coverage will be 50% of your employee Personal Accident Insurance coverage amount.
 - Children coverage will be 10% of your employee coverage 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.*

What does my Personal Accident Insurance include?

The benefits listed below are included with your Personal Accident Insurance coverage.

- **Accidental Death and Dismemberment (AD&D) Insurance:** Pays a benefit to you or your beneficiary 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. Coverage on your spouse and children is also available.
- **Convenient Payroll Deductions:** Premium deductions for Personal Accident Insurance 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 Personal Accident Insurance cost?

Personal Accident Insurance Rates	
Coverage type	Tenthly rate per \$1,000 of coverage
Employee Only	\$0.028
Employee + Spouse	\$0.056
Employee + Children	\$0.056
Employee + Family	\$0.056

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

Step 1: Enter the rate per \$1,000: _____

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 tenthly cost): _____

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

You may elect Personal Accident Insurance without providing evidence of insurability.

Will my benefits decrease as I get older?

- Benefit amount(s) reduce to 65% of original coverage at your age 70 and to 50% of original coverage at your age 75 and after.
- Your payroll deductions will be adjusted to pay premium based on the new benefit amount(s).

Exclusions and Limitations

Benefits are not payable for loss directly or indirectly caused by any of the following:

- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. **Exception:** Infection from a cut or wound caused by an accident.
- Riding in or descending from an aircraft as a pilot or crew member.
- Any armed conflict, whether declared as war or not, involving any country or government.
- Injury suffered while in the military service for any country or government.
- Injury which occurs while committing or attempting to commit a crime.
- Use of any drug, narcotic or hallucinogenic agent:
 - Unless prescribed by a doctor;
 - Which is illegal; or
 - Not taken as directed by a doctor or the manufacturer.
- The insured person's intoxication. Intoxication means an individual's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

Who do I contact with 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. Personal Accident Insurance is underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies. Policy form HP09GP (may vary by state).

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