

# Group Term Life Insurance

## Enrollment at a Glance

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

## For the employees of: CSEBA/Chaffey Community College 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, which is the amount they provide at no cost to you.

### 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.

### How can life insurance help?

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 20+ hours per week.
- Your spouse\*—under age 70. 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. This may include domestic partners or civil union partners as defined by the group policy. Please contact your employer for more information.*

### What amount of coverage am I eligible for?

#### Basic Life Insurance, Accidental Death and Dismemberment (AD&D) Insurance:

- **For Class 1** – Management, Professional Experts and Governing Board Members
  - Your employer provides you with Basic Life Insurance and Basic AD&D Insurance of \$100,000. There is no cost to you for this insurance. Coverage amounts are rounded to the next highest \$1,000.
- **For Class 2** – Confidential Employees
  - Your employer provides you with Basic Life Insurance and Basic AD&D Insurance of \$100,000. There is no cost to you for this insurance. Coverage amounts are rounded to the next highest \$1,000.

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- **For Class 3 – Classified Employees**

- Earning less than \$5,000

- Your employer provides you with Basic Life Insurance and Basic AD&D Insurance of \$8,000. There is no cost to you for this insurance. Coverage amounts are rounded to the next highest \$1,000.

- Earning less than \$10,000

- Your employer provides you with Basic Life Insurance and Basic AD&D Insurance of \$12,000. There is no cost to you for this insurance. Coverage amounts are rounded to the next highest \$1,000.

- Earning less than \$20,000

- Your employer provides you with Basic Life Insurance and Basic AD&D Insurance of \$20,000. There is no cost to you for this insurance. Coverage amounts are rounded to the next highest \$1,000.

- Earning \$20,000 or more

- Your employer provides you with Basic Life Insurance and Basic AD&D Insurance of \$28,000. There is no cost to you for this insurance. Coverage amounts are rounded to the next highest \$1,000.

- **For Class 4 – Certificated Employees**

- Earning less than \$5,000

- Your employer provides you with Basic Life Insurance and Basic AD&D Insurance of \$8,000. There is no cost to you for this insurance. Coverage amounts are rounded to the next highest \$1,000.

- Earning less than \$10,000

- Your employer provides you with Basic Life Insurance and Basic AD&D Insurance of \$12,000. There is no cost to you for this insurance. Coverage amounts are rounded to the next highest \$1,000.

- Earning less than \$20,000

- Your employer provides you with Basic Life Insurance and Basic AD&D Insurance of \$20,000. There is no cost to you for this insurance. Coverage amounts are rounded to the next highest \$1,000.

- Earning \$20,000 or more

- Your employer provides you with Basic Life Insurance and Basic AD&D Insurance of \$50,000. There is no cost to you for this insurance. Coverage amounts are rounded to the next highest \$1,000.

- **For Class 5 – Associate Superintendents and Interim Executive Director, HR**

- Your employer provides you with Basic Life Insurance and Basic AD&D Insurance of \$250,000. There is no cost to you for this insurance. Coverage amounts are rounded to the next highest \$1,000.

### Supplemental Life Insurance:

- **For All Eligible Employees**

- Eligible employees may elect Supplemental Life Insurance of \$10,000 up to \$500,000 in \$5,000 increments.
    - Eligible employees may elect Spouse Supplemental Life Insurance of \$5,000 up to \$250,000 in \$5,000 increments.
    - Eligible employees may elect Child/ren Supplemental Life Insurance choice of \$5,000 or \$10,000. From birth to Age 6 months \$500.

### Supplemental Life Insurance Guarantee Issue:

- **New Hires**

- Eligible new hires may elect up to \$100,000 of Supplemental Life Insurance (this amount limit reduces to 50% at age 60 and over) without providing evidence of insurability.
    - Eligible new hires may elect up to \$10,000 of Spouse Supplemental Life Insurance and \$10,000 on Child/ren Supplemental Life Insurance without providing evidence of insurability.

- **All others**

- All applications for new coverage more than 31 days after the initial eligibility date or applications for an increase to existing Supplemental Life Insurance requires evidence of insurability.

## 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.
- **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.
- **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.

## 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 at the start of the plan's current policy year.

### Employee and Spouse Supplemental Life Insurance Rates

Employee Age	Monthly Rate per \$1,000 of Coverage
Under 25	\$0.06
25-29	\$0.06
30-34	\$0.08
35-39	\$0.10
40-44	\$0.11
45-49	\$0.17
50-54	\$0.30
55-59	\$0.48
60-64	\$0.74
65-69	\$1.42
70 +	\$2.30

The rates are per individual.  
Spouse rates based on Employee Age

### Children Life Insurance Rates

Coverage Levels	Monthly Cost
\$5,000	\$1.00
\$10,000	\$2.00

Monthly cost for all eligible children.

## Will my benefits decrease as I get older?

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

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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.

## 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. 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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