

Group Term Life Insurance

Enrollment at a glance

For the employees of: Burkburnett ISD, Group #70323-1

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.

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.

Group Term Life and Accidental Death and Dismemberment (AD&D) Benefit	
Eligibility	All active employees working 20+ hours per week.
Age reductions	Benefit amount reduces to 65% of original coverage at age 65, to 50% of original coverage at age 70.
Guaranteed issue (GI) limit	\$10,000

Employees in these states are not eligible for coverage: Minnesota, New York and Washington

What does my life insurance include?

The benefits listed below are included with your life insurance coverage.

- **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 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 Life 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 Life Insurance can be continued without premium payment.

A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders.

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.

Exclusions and limitations

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?

- **Funeral Planning and Concierge Services**

Funeral Planning and Concierge Services are provided by Everest Funeral Package, LLC, Houston, TX.

- **Employee Assistance Program**

Employee Assistance Program (EAP) services are provided by ComPsych® Corporation, Chicago, IL.

- **Voya Travel Assistance**

Voya Travel Assistance services are provided by Europ Assistance USA, Bethesda, MD.



Questions?

How do I enroll?

Watch for more details coming soon.

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

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