

# Group Term Life Insurance

## Enrollment at a Glance

Convenient, employer-provided life insurance offering financial protection for your loved ones.

### For the employees of Homewood-Flossmoor Community High School District #233 Class 5: Instructional Assistants & Permanent Substitutes

#### 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.

#### Who is eligible for life insurance?

- You—all active employees working 30+ hours per week.

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

- For you
  - 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.

#### 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.
- **Portability:** You may apply to continue your Basic 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.

#### 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 and Limitations

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:** You have the support of a team of independent professionals ready to assist with funeral planning for you and eligible family members.

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

ReliaStar Life Insurance Company, a member of the Voya® family of companies

- Employee Assistance Program: You have access to ComPsych GuidanceResources<sup>®</sup>, which provides support, resources and information for personal and work-life issues.

*Employee Assistance Program (EAP) services are provided by ComPsych<sup>®</sup> Corporation, Chicago, IL.*

- 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 Europ Assistance USA, Bethesda, MD.*

## 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<sup>®</sup> family of companies. Policy form ICC LP14GP or LP00GP (may vary by state).

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