

Group Term Life Insurance

Enrollment at a glance

For the employees of: **General Agencies of The United Methodist Church,
Group #690741**

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, which is the amount they provide at no cost to you.
- You also have the option to elect additional coverage called Supplemental Life Insurance.

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 Supplemental Group Term Life Insurance offered through your employer.

Eligibility and coverage options

	For you	For your spouse*	For your children
Eligibility	All active lay and clergy employees working 30+ hours per week.	If your spouse is covered under the policy as an employee, then your spouse is not eligible for coverage under the spouse benefit.	To age 26.
Basic Life Insurance coverage options	<p>Clergy employees: Your employer provides you with Basic Life Insurance of 2 times your annual salary, less Comprehensive Protection Plan (CPP) benefit of \$50,000. Maximum amount of \$100,000. There is no cost to you for this insurance. Coverage amounts are rounded to the next highest \$1,000.</p> <p>Lay employees: Your employer provides you with Basic Life Insurance of 2 times your annual salary. Maximum amount of \$100,000. Minimum amount of \$1,000. There is no cost to you for this insurance. Coverage amounts are rounded to the next highest</p>	Not applicable.	Not applicable.

	\$1,000.		
Supplemental Life Insurance coverage options	Eligible employees may elect Supplemental Life Insurance of \$10,000 to \$500,000 in \$10,000 increments to a maximum of the lesser of 5 times salary or \$500,000.	Eligible employees may elect Spouse Supplemental Life Insurance of Option A or Option B. Option A: \$25,000 Spouse Option B: \$10,000 Spouse	Eligible employees may elect Children Supplemental Life Insurance of Option A or Option B. Option A: \$10,000 on your children Option B: \$5,000 on your children
Supplemental AD&D Insurance coverage options	Eligible employees may elect Supplemental AD&D Insurance of \$10,000 to a maximum of \$600,000 in \$10,000 increments, not to exceed 10 times basic annual earnings for amounts over \$300,000.	Eligible employees may elect Spouse Supplemental AD&D Insurance of a choice between 60% or 70% of your Employee Supplemental AD&D election.	Eligible employees may elect Child Supplemental AD&D Insurance of a choice between 10% or 15% of your Employee Supplemental AD&D election.
New hires	You may elect up to \$200,000 without providing evidence of insurability. If you elect higher amount(s), you will need to submit evidence of insurability to the insurance company for approval before coverage becomes effective.	Not Applicable. EOI is not required for Spouse coverage.	Not applicable. EOI is not required for Dependent coverage.
Evidence of insurability (health questions)	When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.	When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.	When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.
Age reductions Note: Your payroll deductions will be adjusted to pay premium based on the new benefit amount(s).	Benefit amount reduces to 65% at age 65, and 50% at age 70. Coverage terminates at retirement unless retiree coverage is provided.	Not applicable	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?

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

- **Accelerated Death Benefit:** If you have a medical condition that requires permanent continuous confinement in an institution or 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 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. Coverage on your spouse and children is available if they are enrolled for Life Insurance.
- **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.

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 is provided by your employer at no cost to you.

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

Employee Supplemental Life Insurance Rates

Age	Monthly Rate per \$1,000 of Coverage
Under 25	\$0.06
25-29	\$0.07
30-34	\$0.09
35-39	\$0.10
40-44	\$0.12
45-49	\$0.20
50-54	\$0.35
55-59	\$0.66
60-64	\$0.89
65-69	\$1.41
70 +	\$3.20

Spouse and Children Life Insurance Rates

Monthly cost for all eligible children

Coverage Options	Monthly Cost
Option A	\$11.25
Option B	\$4.00

Supplemental AD&D Rates

Monthly cost for all eligible children

Coverage Options	Monthly Rate per \$1,000 of Coverage
Employee	\$0.027
Family	\$0.041

Use the steps below to calculate your supplemental premium based on the amount of insurance you elected:

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

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 monthly cost): _____

Monthly cost for your Spouse and Children: (Note: covers all eligible children)

Enter the monthly cost for the amount of coverage from the table above: _____

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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.

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.

- **Voya Travel Assistance**

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



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).

CN0209-30901-0218

General Agencies of The United Methodist Church, Group #690741 Date Prepared: 9/4/19

177547-04/01/2017

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