

Group Term Life Insurance

Benefits at a Glance

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

For the employees of: Douglas County

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”). Your employer offers Basic Life Insurance and Accidental Death and Dismemberment 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 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 21+ hours per week.
- Your spouse*— If your spouse is covered under the policy as an employee, then your spouse is not eligible for coverage under the spouse rider/benefit. Coverage is available only if Employee Supplemental Life Insurance is elected.
- Your children—to age 26.
- Retirees and/or spouse up to age 65.

**The use of “spouse” in this document means a person insured as a spouse as described in the certificate of insurance or rider. Please contact your employer for more information.*

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What amount of coverage am I eligible for?

- For Active employees
 - Douglas County provides you with Basic Life Insurance and Basic AD&D Insurance of \$15,000 each at no cost.
 - Eligible employees may elect Supplemental Life Insurance of \$10,000 to \$500,000, not to exceed six times annual salary amount.
- For your spouse*
 - Eligible employees may elect Spouse Supplemental Life Insurance of \$10,000 to \$250,000, not to exceed 50% of your Supplemental Life Insurance approved amount, in \$10,000 increments.
- For your children
 - Eligible employees may elect Children Supplemental Life Insurance of \$2,000 to \$10,000 in \$2,000 increments.

Do I need to provide evidence of insurability (answer health questions) to be covered? Yes, unless you are a new Hire.

New Hires

- For you—You may elect up to \$300,000 without providing evidence of insurability. Any amount above this limit or outside of your initial eligibility period will require evidence of insurability satisfactory to the insurance carrier. Total coverage up to \$500,000 not to exceed six times annual salary is available.
- For your spouse—You may elect up to \$20,000 of Supplemental Life Insurance on your spouse without providing evidence of insurability. Any amount above this limit or outside of your initial eligibility period will require evidence of insurability satisfactory to the insurance carrier. Total coverage up to \$250,000 not to exceed 50% of the employee's supplemental life amount is available.
- For your children—You may elect up to \$10,000 of Supplemental Life Insurance on your children without providing evidence of insurability. Any election outside of your initial eligibility period will require evidence of insurability satisfactory to the insurance carrier.

What does my life insurance include?

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.
- **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.
- **Continuation:** If on an approved absence from work, you may continue your life insurance coverage under the employer's group policy for a set amount of time. Premiums must be paid during this time.
- **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 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.

Will my benefits decrease as I get older?

- For you - Benefit amount(s) reduce to 65% of original coverage at age 65; to 45% of original coverage at age 70; to 30% of original coverage at age 75; to 20% of original coverage at age 80; to 15% of original coverage at age 85; and to 10% of original coverage at age 90.
- For your spouse* - Benefit amount(s) reduce to 65% of original coverage at age 65; to 45% of original coverage at age 70; to 30% of original coverage at age 75; to 20% of original coverage at age 80; to 15% of original coverage at age 85; and to 10% of original coverage at age 90.
- Your payroll deductions will be adjusted to pay premium based on the new benefit amount(s).

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.

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 or spouse at the start of the plan's current policy year, which is January 1.

Rates shown are guaranteed until January 1, 2020.

Employee and Spouse Supplemental Life Insurance Rates

Age	Monthly Rate per \$1,000 of Coverage
Under 25	\$0.049
25-29	\$0.049
30-34	\$0.078
35-39	\$0.088
40-44	\$0.098
45-49	\$0.147
50-54	\$0.225
55-59	\$0.421
60-64	\$0.647
65-69	\$1.245
70 +	\$2.019

Children Supplemental Life Insurance Rates

Coverage Levels	Monthly Cost
\$2,000	\$0.30
\$4,000	\$0.60
\$6,000	\$0.90
\$8,000	\$1.20
\$10,000	\$1.50

Monthly cost for all eligible children.

Who do I contact with questions?

For more information, please call Kathy Adair at (402) 444-6099 or Lisa Osborn at (402) 444-6533. You can also log into the Voya Claim Center at <https://claimscenter.voya.com/static/claimscenter/>

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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