

Group Term Life Insurance

Enrollment at a glance

For the employees of: Monterey Peninsula College, Group #701670

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.

Eligibility and coverage options			
	For you	For your spouse*	For your children
Eligibility	All active employees working 30+ hours per week.	Under age 70. 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 and AD&D Insurance coverage options	Your employer provides you with Basic Life Insurance and AD&D Insurance of \$100,000. There is no cost to you for this insurance.	Your employer provides you with \$1,500 of Basic Life Insurance on your spouse. There is no cost to you for this insurance.	Your employer provides you with \$1,500 of Basic Life Insurance on your children. There is no cost to you for this insurance.
Age reductions	Benefit amount reduces to 65% of original coverage at age 65 and to 50% of original coverage at age 70.	No reductions.	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? 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. 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 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.

*Coverage on your spouse and children is available if they are enrolled for Life Insurance.

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.



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

Monterey Peninsula College, Group #70167-0, Acct #001 Date Prepared: 06/14/2018

177547-04/01/2017

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