

Group Term Life Insurance

Enrollment at a glance

For the employees of: Contra Costa County Group #298883

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.
- 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.

Eligibility and coverage options

2020 Open Enrollment

	For you	For your spouse*	For your children
Eligibility	<p>All active employees working 20+ hours per week.</p> <p>A permanent part time employee working fewer than 20 hours per week who resides in the United States and who has purchased County health and/or dental coverage at his or her own cost.</p> <p>A permanent intermittent employee who resides in the United States and who has purchased County health and/or dental coverage at his or her own cost.</p>	<p>If your spouse is covered under the policy as an employee, then your spouse is not eligible for coverage as a spouse.</p> <p>Coverage is available only if Employee Supplemental Life Insurance is elected.</p>	<p>To age 25 for whom you provide at least 50% financial support.</p> <p>If your child is covered under the policy as an employee, then your child is not eligible for coverage as a child.</p> <p>Coverage is available only if employee Supplemental Life Insurance is elected.</p> <p>If both parents are covered as employees, only one but not both may cover the same children. If the parent who is covering the children stops being insured as an employee, the other parent may apply for children's coverage.</p>
Supplemental Life and AD&D Insurance coverage options	<p>Eligible employees may elect Supplemental Life and AD&D Insurance of \$20,000 \$500,000 in \$10,000 increments.</p>	<p>Eligible employees may elect Spouse Supplemental Life and AD&D Insurance of \$10,000 to a maximum of \$50,000 in \$5,000 increments.</p> <p>Coverage cannot exceed</p>	<p>Eligible employees may elect Children Supplemental coverage in the amount of \$5,000 or \$10,000. Children from birth to six months of age are covered for 10% of the elected amount.</p>

		50% of your approved employee Supplemental Life Insurance amount.	
Guaranteed issue (GI) limit	You may elect \$150,000 without providing evidence of insurability during the current enrollment period.	You may elect up to \$50,000 without providing evidence of insurability during the current enrollment period.	You may elect up to \$10,000 without providing evidence of insurability during the current enrollment period.
Evidence of insurability (health questions)	Total Supplemental Life Insurance coverage up to \$500,000 is available if you provide evidence of insurability subject to approval by the insurance company. When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.	Not applicable.	Not applicable.
Increases in coverage	You may elect to increase your current coverage amount up to a total amount of \$150,000 without providing evidence of insurability during the current enrollment period.	You may elect to increase your current Spouse coverage amount up to a total of \$50,000 without providing evidence of insurability on your spouse during the current enrollment period.	You may elect to increase your current Children's coverage amount up to a total amount of \$10,000 without providing evidence of insurability on your children during the current enrollment period.
Age reductions Note: Your payroll deductions will be adjusted to pay premium based on the new benefit amount(s).	From January 1 of the year in which you reach age 70 to January 1 of the year in which you reach 75, your benefit amount reduces to 65% of original coverage. From January 1 of the year in which you reach age 75, and the years following, your benefit amount reduces to 50% of original coverage.	From January 1 of the year in which your spouse reaches age 70 to January 1 of the year in which your spouse reaches age 75, the benefit amount reduces to 65% of original coverage. From January 1 of the year in which your spouse reaches age 75, and the years following, the benefit amount reduces to 50% of original coverage.	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.

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- **Portability:** You may apply to continue your 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?

Rates shown are guaranteed until January 1, 2024.

Employee and Spouse Supplemental Life Insurance Rates

Employee or Spouse age	Monthly rate per \$1,000 of coverage
Under 25	\$0.05
25-29	\$0.06
30-34	\$0.08
35-39	\$0.09
40-44	\$0.12
45-49	\$0.20
50-54	\$0.32
55-59	\$0.57
60-64	\$0.97
65-69	\$1.80
70 +	\$3.50

Supplemental Accidental Death and Dismemberment (AD&D) Insurance Rates

Coverage type	Monthly rate per \$1,000 of coverage
Employee Supplemental AD&D	\$0.02
Spouse Supplemental AD&D	\$0.02

Children Life Insurance Rates

Monthly cost for all eligible children

Coverage levels	Monthly cost
\$5,000	\$0.80
\$10,000	\$1.60

The rates are per individual.

Use the steps below to calculate your premium for you and your spouse 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 children: (covers all eligible children)

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

Exclusions and limitations

There are no exclusions for Basic or Supplemental Life Insurance.

AD&D Insurance has exclusions that are described in the certificate of insurance or rider.

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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.



For more information or to access the certificate of insurance, please call the Voya Employee Benefits Customer Service Team at (800) 955-7736

If you or your spouse or children were previously declined for Supplemental Life Insurance by the insurance company, you are not eligible for this one-time offer.

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

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