



## Group Term Basic Life & AD&D Insurance

### What is Group Term Life Insurance?

It's difficult to think about loss, but important to be prepared for the unexpected. With **Group Term Life Insurance**, your beneficiaries will be paid proceeds if you pass away during the term of the coverage.

**Accidental Death & Dismemberment (AD&D) Insurance** is included with your coverage, which provides you or your beneficiary a separate payment if you die or are severely injured in a covered accident.

### How much coverage do I get?

Your employer offers basic Group Term Life Insurance and Accidental Death & Dismemberment at no cost to you. Also, your spouse & children are covered under the basic Group Term Life and Accidental Death & Dismemberment.

**Employee:** 1.5 times Annual Earnings rounded to the next higher \$1,000 plus an additional \$50,000 up to \$300,000

**Spouse:** \$1,000, **Child(ren)** live birth-6 months: \$100, **Child(ren)** 6 months to age 26: \$1,000

### Age reductions:

Benefit amount reduces to 65% of original coverage when the employee reaches employee age 65; 45% at age 70; 30% at age 75; and 20% at age 80.

### What else is included?

**Accelerated Death Benefit** If you are diagnosed with a terminal illness with limited life expectancy, this living benefit may pay you a portion of the benefit while you are still living. Receipt of this living benefit may be taxable or may adversely affect your eligibility for Medicaid or other government benefits. You should consult with your personal tax advisor before using the Accelerated Death Benefit.

**Accidental Death Insurance** pays a benefit (in addition to the life insurance benefit) to your beneficiary if you die as the result of a covered accident.

**Waiver of Premium benefit** allows you to keep your Group Term Life Basic coverage for a period of time without paying premiums if you aren't working because you are totally disabled.

**Continue (Port) or convert coverage** If your employment ends or you no longer meet your employer's eligibility criteria, you may have the option to continue coverage by paying premiums directly to the insurance company. You may also have the option to convert coverage into an individual Whole Life Insurance policy. Coverage for your spouse or children is also available.

### Exclusions and limitations:

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

## Questions?

You are automatically enrolled in this coverage as it is Employer paid.

- Voya Employee Benefits Customer Service at (877) 236-7564

Scan the QR code to visit the Employee Benefits Resource Center to learn more about this benefit

<https://presents.voya.com/EBRC/AUHSD>



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).

For employees of Anaheim Union High School District  
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