



Group Term Supplemental Life & AD&D Insurance

What is Group Term Life Insurance?

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.

Why should I consider supplemental coverage?

- It can help fill the gaps in the basic coverage you get from your employer.
- It can increase your coverage amount and provide additional protection to help pay for things like bills, tuition, and more.
- It offers an opportunity to cover your spouse and children, as well.

How much supplemental coverage can I get?

	Initial Enrollment Upon Hire	Supplemental Life & AD&D	Ongoing Enrollment
You	You may elect up to \$150,000 without providing evidence of insurability during your initial enrollment opportunity.	\$500,000 in \$10,000 increments, not to exceed 5 times basic annual earnings.	You may elect 2 increments up to \$150,000 without evidence of insurability
Your Spouse*	You may elect up to \$20,000 without providing evidence of insurability during your initial enrollment opportunity.	\$250,000 in \$5,000 increments. Coverage cannot exceed 50% of your approved employee Supplemental Life Insurance amount.	You may elect 2 increments up to \$20,000 without evidence of insurability.
Your Children*	No evidence of insurability needed.	Increments of \$2,000 to \$10,000	-

When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.

Age reductions

Benefit amount reduces to 65% of original coverage when the employee or spouse reaches employee age 65; 45% at age 70; 30% at age 75; and 20% at age 80. Premium amounts are also reduced for the new benefit amount(s).

Coverage is available only if employee coverage is elected.
*The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider. This includes a domestic partner as defined by the group policy. Please contact your employer for more information.
**Children birth to age 26 and as defined by your employer's plan. Coverage is available only if employee coverage is elected.

ReliaStar Life Insurance Company (Minneapolis, MN),
a member of the Voya® family of companies



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 and Supplemental 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

Supplemental Life Insurance coverages have a two-year suicide exclusion from the effective date of coverage or an increase in coverage.

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

Questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- 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

Acct # :670871 , Date Prepared: 08/19/2024



Anaheim Union High School District

You may elect Life amounts in increments of \$10,000 up to \$500,000 not to exceed 5 times Annual earnings.

Note: Benefits reduce to 65% at age 65, at age 70 benefits reduce to 45%, at age 75 benefits reduce to 30% and at age 80 benefits reduce to 20%.

Employee Cost - Tenthly Optional Life and AD&D Rate Chart

Rate per \$1,000	0.084	0.096	0.120	0.132	0.144	0.204	0.300	0.540	0.816	1.548	2.496
Age	0-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$5,000	\$0.42	\$0.48	\$0.60	\$0.66	\$0.72	\$1.02	\$1.50	\$2.70	\$4.08	\$7.74	\$12.48
\$10,000	\$0.84	\$0.96	\$1.20	\$1.32	\$1.44	\$2.04	\$3.00	\$5.40	\$8.16	\$15.48	\$24.96
\$20,000	\$1.68	\$1.92	\$2.40	\$2.64	\$2.88	\$4.08	\$6.00	\$10.80	\$16.32	\$30.96	\$49.92
\$30,000	\$2.52	\$2.88	\$3.60	\$3.96	\$4.32	\$6.12	\$9.00	\$16.20	\$24.48	\$46.44	\$74.88
\$40,000	\$3.36	\$3.84	\$4.80	\$5.28	\$5.76	\$8.16	\$12.00	\$21.60	\$32.64	\$61.92	\$99.84
\$50,000	\$4.20	\$4.80	\$6.00	\$6.60	\$7.20	\$10.20	\$15.00	\$27.00	\$40.80	\$77.40	\$124.80
\$60,000	\$5.04	\$5.76	\$7.20	\$7.92	\$8.64	\$12.24	\$18.00	\$32.40	\$48.96	\$92.88	\$149.76
\$70,000	\$5.88	\$6.72	\$8.40	\$9.24	\$10.08	\$14.28	\$21.00	\$37.80	\$57.12	\$108.36	\$174.72
\$80,000	\$6.72	\$7.68	\$9.60	\$10.56	\$11.52	\$16.32	\$24.00	\$43.20	\$65.28	\$123.84	\$199.68
\$90,000	\$7.56	\$8.64	\$10.80	\$11.88	\$12.96	\$18.36	\$27.00	\$48.60	\$73.44	\$139.32	\$224.64
\$100,000	\$8.40	\$9.60	\$12.00	\$13.20	\$14.40	\$20.40	\$30.00	\$54.00	\$81.60	\$154.80	\$249.60
\$110,000	\$9.24	\$10.56	\$13.20	\$14.52	\$15.84	\$22.44	\$33.00	\$59.40	\$89.76	\$170.28	\$274.56
\$120,000	\$10.08	\$11.52	\$14.40	\$15.84	\$17.28	\$24.48	\$36.00	\$64.80	\$97.92	\$185.76	\$299.52
\$130,000	\$10.92	\$12.48	\$15.60	\$17.16	\$18.72	\$26.52	\$39.00	\$70.20	\$106.08	\$201.24	\$324.48
\$140,000	\$11.76	\$13.44	\$16.80	\$18.48	\$20.16	\$28.56	\$42.00	\$75.60	\$114.24	\$216.72	\$349.44
\$150,000	\$12.60	\$14.40	\$18.00	\$19.80	\$21.60	\$30.60	\$45.00	\$81.00	\$122.40	\$232.20	\$374.40
\$160,000	\$13.44	\$15.36	\$19.20	\$21.12	\$23.04	\$32.64	\$48.00	\$86.40	\$130.56	\$247.68	\$399.36
\$170,000	\$14.28	\$16.32	\$20.40	\$22.44	\$24.48	\$34.68	\$51.00	\$91.80	\$138.72	\$263.16	\$424.32
\$180,000	\$15.12	\$17.28	\$21.60	\$23.76	\$25.92	\$36.72	\$54.00	\$97.20	\$146.88	\$278.64	\$449.28
\$190,000	\$15.96	\$18.24	\$22.80	\$25.08	\$27.36	\$38.76	\$57.00	\$102.60	\$155.04	\$294.12	\$474.24
\$200,000	\$16.80	\$19.20	\$24.00	\$26.40	\$28.80	\$40.80	\$60.00	\$108.00	\$163.20	\$309.60	\$499.20
\$210,000	\$17.64	\$20.16	\$25.20	\$27.72	\$30.24	\$42.84	\$63.00	\$113.40	\$171.36	\$325.08	\$524.16
\$220,000	\$18.48	\$21.12	\$26.40	\$29.04	\$31.68	\$44.88	\$66.00	\$118.80	\$179.52	\$340.56	\$549.12
\$230,000	\$19.32	\$22.08	\$27.60	\$30.36	\$33.12	\$46.92	\$69.00	\$124.20	\$187.68	\$356.04	\$574.08
\$240,000	\$20.16	\$23.04	\$28.80	\$31.68	\$34.56	\$48.96	\$72.00	\$129.60	\$195.84	\$371.52	\$599.04
\$250,000	\$21.00	\$24.00	\$30.00	\$33.00	\$36.00	\$51.00	\$75.00	\$135.00	\$204.00	\$387.00	\$624.00
\$260,000	\$21.84	\$24.96	\$31.20	\$34.32	\$37.44	\$53.04	\$78.00	\$140.40	\$212.16	\$402.48	\$648.96
\$270,000	\$22.68	\$25.92	\$32.40	\$35.64	\$38.88	\$55.08	\$81.00	\$145.80	\$220.32	\$417.96	\$673.92
\$280,000	\$23.52	\$26.88	\$33.60	\$36.96	\$40.32	\$57.12	\$84.00	\$151.20	\$228.48	\$433.44	\$698.88
\$290,000	\$24.36	\$27.84	\$34.80	\$38.28	\$41.76	\$59.16	\$87.00	\$156.60	\$236.64	\$448.92	\$723.84
\$300,000	\$25.20	\$28.80	\$36.00	\$39.60	\$43.20	\$61.20	\$90.00	\$162.00	\$244.80	\$464.40	\$748.80
\$310,000	\$26.04	\$29.76	\$37.20	\$40.92	\$44.64	\$63.24	\$93.00	\$167.40	\$252.96	\$479.88	\$773.76
\$320,000	\$26.88	\$30.72	\$38.40	\$42.24	\$46.08	\$65.28	\$96.00	\$172.80	\$261.12	\$495.36	\$798.72
\$330,000	\$27.72	\$31.68	\$39.60	\$43.56	\$47.52	\$67.32	\$99.00	\$178.20	\$269.28	\$510.84	\$823.68
\$340,000	\$28.56	\$32.64	\$40.80	\$44.88	\$48.96	\$69.36	\$102.00	\$183.60	\$277.44	\$526.32	\$848.64
\$350,000	\$29.40	\$33.60	\$42.00	\$46.20	\$50.40	\$71.40	\$105.00	\$189.00	\$285.60	\$541.80	\$873.60
\$360,000	\$30.24	\$34.56	\$43.20	\$47.52	\$51.84	\$73.44	\$108.00	\$194.40	\$293.76	\$557.28	\$898.56
\$370,000	\$31.08	\$35.52	\$44.40	\$48.84	\$53.28	\$75.48	\$111.00	\$199.80	\$301.92	\$572.76	\$923.52
\$380,000	\$31.92	\$36.48	\$45.60	\$50.16	\$54.72	\$77.52	\$114.00	\$205.20	\$310.08	\$588.24	\$948.48
\$390,000	\$32.76	\$37.44	\$46.80	\$51.48	\$56.16	\$79.56	\$117.00	\$210.60	\$318.24	\$603.72	\$973.44
\$400,000	\$33.60	\$38.40	\$48.00	\$52.80	\$57.60	\$81.60	\$120.00	\$216.00	\$326.40	\$619.20	\$998.40
\$410,000	\$34.44	\$39.36	\$49.20	\$54.12	\$59.04	\$83.64	\$123.00	\$221.40	\$334.56	\$634.68	\$1,023.36
\$420,000	\$35.28	\$40.32	\$50.40	\$55.44	\$60.48	\$85.68	\$126.00	\$226.80	\$342.72	\$650.16	\$1,048.32
\$430,000	\$36.12	\$41.28	\$51.60	\$56.76	\$61.92	\$87.72	\$129.00	\$232.20	\$350.88	\$665.64	\$1,073.28
\$440,000	\$36.96	\$42.24	\$52.80	\$58.08	\$63.36	\$89.76	\$132.00	\$237.60	\$359.04	\$681.12	\$1,098.24
\$450,000	\$37.80	\$43.20	\$54.00	\$59.40	\$64.80	\$91.80	\$135.00	\$243.00	\$367.20	\$696.60	\$1,123.20
\$460,000	\$38.64	\$44.16	\$55.20	\$60.72	\$66.24	\$93.84	\$138.00	\$248.40	\$375.36	\$712.08	\$1,148.16
\$470,000	\$39.48	\$45.12	\$56.40	\$62.04	\$67.68	\$95.88	\$141.00	\$253.80	\$383.52	\$727.56	\$1,173.12
\$480,000	\$40.32	\$46.08	\$57.60	\$63.36	\$69.12	\$97.92	\$144.00	\$259.20	\$391.68	\$743.04	\$1,198.08
\$490,000	\$41.16	\$47.04	\$58.80	\$64.68	\$70.56	\$99.96	\$147.00	\$264.60	\$399.84	\$758.52	\$1,223.04
\$500,000	\$42.00	\$48.00	\$60.00	\$66.00	\$72.00	\$102.00	\$150.00	\$270.00	\$408.00	\$774.00	\$1,248.00

* You will pay the monthly premium based on the amount of your available benefit after the age reduction.

Spouse/Domestic Partner - Tenthly Optional Life and AD&D Rates											
Rate per \$1,000	0.090	0.102	0.126	0.138	0.150	0.210	0.306	0.546	0.822	1.554	2.502
Age	0-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$5,000	\$0.45	\$0.51	\$0.63	\$0.69	\$0.75	\$1.05	\$1.53	\$2.73	\$4.11	\$7.77	\$12.51
\$10,000	\$0.90	\$1.02	\$1.26	\$1.38	\$1.50	\$2.10	\$3.06	\$5.46	\$8.22	\$15.54	\$25.02
\$15,000	\$1.35	\$1.53	\$1.89	\$2.07	\$2.25	\$3.15	\$4.59	\$8.19	\$12.33	\$23.31	\$37.53
\$20,000	\$1.80	\$2.04	\$2.52	\$2.76	\$3.00	\$4.20	\$6.12	\$10.92	\$16.44	\$31.08	\$50.04
\$25,000	\$2.25	\$2.55	\$3.15	\$3.45	\$3.75	\$5.25	\$7.65	\$13.65	\$20.55	\$38.85	\$62.55
\$30,000	\$2.70	\$3.06	\$3.78	\$4.14	\$4.50	\$6.30	\$9.18	\$16.38	\$24.66	\$46.62	\$75.06
\$35,000	\$3.15	\$3.57	\$4.41	\$4.83	\$5.25	\$7.35	\$10.71	\$19.11	\$28.77	\$54.39	\$87.57
\$40,000	\$3.60	\$4.08	\$5.04	\$5.52	\$6.00	\$8.40	\$12.24	\$21.84	\$32.88	\$62.16	\$100.08
\$45,000	\$4.05	\$4.59	\$5.67	\$6.21	\$6.75	\$9.45	\$13.77	\$24.57	\$36.99	\$69.93	\$112.59
\$50,000	\$4.50	\$5.10	\$6.30	\$6.90	\$7.50	\$10.50	\$15.30	\$27.30	\$41.10	\$77.70	\$125.10
\$55,000	\$4.95	\$5.61	\$6.93	\$7.59	\$8.25	\$11.55	\$16.83	\$30.03	\$45.21	\$85.47	\$137.61
\$60,000	\$5.40	\$6.12	\$7.56	\$8.28	\$9.00	\$12.60	\$18.36	\$32.76	\$49.32	\$93.24	\$150.12
\$65,000	\$5.85	\$6.63	\$8.19	\$8.97	\$9.75	\$13.65	\$19.89	\$35.49	\$53.43	\$101.01	\$162.63
\$70,000	\$6.30	\$7.14	\$8.82	\$9.66	\$10.50	\$14.70	\$21.42	\$38.22	\$57.54	\$108.78	\$175.14
\$75,000	\$6.75	\$7.65	\$9.45	\$10.35	\$11.25	\$15.75	\$22.95	\$40.95	\$61.65	\$116.55	\$187.65
\$80,000	\$7.20	\$8.16	\$10.08	\$11.04	\$12.00	\$16.80	\$24.48	\$43.68	\$65.76	\$124.32	\$200.16
\$85,000	\$7.65	\$8.67	\$10.71	\$11.73	\$12.75	\$17.85	\$26.01	\$46.41	\$69.87	\$132.09	\$212.67
\$90,000	\$8.10	\$9.18	\$11.34	\$12.42	\$13.50	\$18.90	\$27.54	\$49.14	\$73.98	\$139.86	\$225.18
\$95,000	\$8.55	\$9.69	\$11.97	\$13.11	\$14.25	\$19.95	\$29.07	\$51.87	\$78.09	\$147.63	\$237.69
\$100,000	\$9.00	\$10.20	\$12.60	\$13.80	\$15.00	\$21.00	\$30.60	\$54.60	\$82.20	\$155.40	\$250.20
\$105,000	\$9.45	\$10.71	\$13.23	\$14.49	\$15.75	\$22.05	\$32.13	\$57.33	\$86.31	\$163.17	\$262.71
\$110,000	\$9.90	\$11.22	\$13.86	\$15.18	\$16.50	\$23.10	\$33.66	\$60.06	\$90.42	\$170.94	\$275.22
\$115,000	\$10.35	\$11.73	\$14.49	\$15.87	\$17.25	\$24.15	\$35.19	\$62.79	\$94.53	\$178.71	\$287.73
\$120,000	\$10.80	\$12.24	\$15.12	\$16.56	\$18.00	\$25.20	\$36.72	\$65.52	\$98.64	\$186.48	\$300.24
\$125,000	\$11.25	\$12.75	\$15.75	\$17.25	\$18.75	\$26.25	\$38.25	\$68.25	\$102.75	\$194.25	\$312.75
\$130,000	\$11.70	\$13.26	\$16.38	\$17.94	\$19.50	\$27.30	\$39.78	\$70.98	\$106.86	\$202.02	\$325.26
\$135,000	\$12.15	\$13.77	\$17.01	\$18.63	\$20.25	\$28.35	\$41.31	\$73.71	\$110.97	\$209.79	\$337.77
\$140,000	\$12.60	\$14.28	\$17.64	\$19.32	\$21.00	\$29.40	\$42.84	\$76.44	\$115.08	\$217.56	\$350.28
\$145,000	\$13.05	\$14.79	\$18.27	\$20.01	\$21.75	\$30.45	\$44.37	\$79.17	\$119.19	\$225.33	\$362.79
\$150,000	\$13.50	\$15.30	\$18.90	\$20.70	\$22.50	\$31.50	\$45.90	\$81.90	\$123.30	\$233.10	\$375.30
\$155,000	\$13.95	\$15.81	\$19.53	\$21.39	\$23.25	\$32.55	\$47.43	\$84.63	\$127.41	\$240.87	\$387.81
\$160,000	\$14.40	\$16.32	\$20.16	\$22.08	\$24.00	\$33.60	\$48.96	\$87.36	\$131.52	\$248.64	\$400.32
\$165,000	\$14.85	\$16.83	\$20.79	\$22.77	\$24.75	\$34.65	\$50.49	\$90.09	\$135.63	\$256.41	\$412.83
\$170,000	\$15.30	\$17.34	\$21.42	\$23.46	\$25.50	\$35.70	\$52.02	\$92.82	\$139.74	\$264.18	\$425.34
\$175,000	\$15.75	\$17.85	\$22.05	\$24.15	\$26.25	\$36.75	\$53.55	\$95.55	\$143.85	\$271.95	\$437.85
\$180,000	\$16.20	\$18.36	\$22.68	\$24.84	\$27.00	\$37.80	\$55.08	\$98.28	\$147.96	\$279.72	\$450.36
\$185,000	\$16.65	\$18.87	\$23.31	\$25.53	\$27.75	\$38.85	\$56.61	\$101.01	\$152.07	\$287.49	\$462.87
\$190,000	\$17.10	\$19.38	\$23.94	\$26.22	\$28.50	\$39.90	\$58.14	\$103.74	\$156.18	\$295.26	\$475.38
\$195,000	\$17.55	\$19.89	\$24.57	\$26.91	\$29.25	\$40.95	\$59.67	\$106.47	\$160.29	\$303.03	\$487.89
\$200,000	\$18.00	\$20.40	\$25.20	\$27.60	\$30.00	\$42.00	\$61.20	\$109.20	\$164.40	\$310.80	\$500.40
\$205,000	\$18.45	\$20.91	\$25.83	\$28.29	\$30.75	\$43.05	\$62.73	\$111.93	\$168.51	\$318.57	\$512.91
\$210,000	\$18.90	\$21.42	\$26.46	\$28.98	\$31.50	\$44.10	\$64.26	\$114.66	\$172.62	\$326.34	\$525.42
\$215,000	\$19.35	\$21.93	\$27.09	\$29.67	\$32.25	\$45.15	\$65.79	\$117.39	\$176.73	\$334.11	\$537.93
\$220,000	\$19.80	\$22.44	\$27.72	\$30.36	\$33.00	\$46.20	\$67.32	\$120.12	\$180.84	\$341.88	\$550.44
\$225,000	\$20.25	\$22.95	\$28.35	\$31.05	\$33.75	\$47.25	\$68.85	\$122.85	\$184.95	\$349.65	\$562.95
\$230,000	\$20.70	\$23.46	\$28.98	\$31.74	\$34.50	\$48.30	\$70.38	\$125.58	\$189.06	\$357.42	\$575.46
\$235,000	\$21.15	\$23.97	\$29.61	\$32.43	\$35.25	\$49.35	\$71.91	\$128.31	\$193.17	\$365.19	\$587.97
\$240,000	\$21.60	\$24.48	\$30.24	\$33.12	\$36.00	\$50.40	\$73.44	\$131.04	\$197.28	\$372.96	\$600.48
\$245,000	\$22.05	\$24.99	\$30.87	\$33.81	\$36.75	\$51.45	\$74.97	\$133.77	\$201.39	\$380.73	\$612.99
\$250,000	\$22.50	\$25.50	\$31.50	\$34.50	\$37.50	\$52.50	\$76.50	\$136.50	\$205.50	\$388.50	\$625.50

Child Cost- Tenthly Optional Life and AD&D Rates	
Rate	0.270
\$2,000	\$0.54
\$4,000	\$1.08
\$6,000	\$1.62
\$8,000	\$2.16
\$10,000	\$2.70