



Help minimize the financial impact on your loved ones when the unexpected happens

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. The term is generally one year, renewing annually with other employer-offered benefits.

Accidental Death & Dismemberment 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 in the amount of 1 times your annual salary.

Can I add more coverage to meet my needs?

Yes, you can. With **Supplemental Group Term Life Insurance**, you can buy coverage for yourself, your spouse, and your kids that goes beyond the basic coverage you get from your employer.

Beneficiaries will get an additional benefit payment if you or the insured person passes away.

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.
- You can enroll up to any amount that does not exceed the plan maximum without answering any medical questions.

How much supplemental coverage can I get?

	Supplemental Life	Guaranteed Issue Limit
You	Choose 1-3 times annual earnings up to \$500,000 or not to exceed 3 times annual earnings	Any amount exceeding the plan maximum or 3 times your basic yearly earnings, whichever is less.
Your Spouse*	50% of employee's Supplemental Life insurance amount, not to exceed \$500,000	You may elect up to \$50,000 without providing evidence of insurability during your initial enrollment opportunity.
Your Children*	A flat amount of \$10,000	Evidence is not required for any amount less than or equal to the plan maximum.

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

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. Extended disabled dependent coverage is available in Washington for ages 26 years old and older if the dependent meets the criteria defined in the Certificate of Coverage.

How much does it cost?

“Age” refers to the employee age as of January 01, 2025.

Rates shown are guaranteed until January 01, 2028.

Supplemental Life Insurance monthly rates per \$1,000 of coverage			
Age	Employee	Spouse	Child
Under 25	\$0.09	\$0.09	\$0.26
25-29	\$0.09	\$0.09	
30-34	\$0.11	\$0.11	
35-39	\$0.13	\$0.13	
40-44	\$0.15	\$0.15	
45-49	\$0.20	\$0.20	
50-54	\$0.34	\$0.34	
55-59	\$0.53	\$0.53	
60-64	\$0.80	\$0.80	
65-69	\$1.51	\$1.51	
70 +	\$2.43	\$2.43	
The rates are per individual.			

What else is included?

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 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.

Non-insurance services

Bereavement Support, including Funeral Planning & Will Preparation offers an impactful solution to you and your family after the loss of a loved one from planning a funeral to the logistics of winding down an estate. Empathy's bereavement support is also fully accessible to your loved ones, and various family members can share and join your account.

Bereavement Support, including Funeral Planning & Will Preparation services are provided by The Empathy Project, Inc., New York, NY.

Employee Assistance Program resources are available to support you and your family with counseling, legal support and financial guidance. These resources can help improve your emotional well-being, and address personal, family and life issues.

Employee Assistance Program services are provided by ComPsych® Corporation, Chicago, IL.

Voya Travel Assistance offers you and your dependents services when traveling 100 miles or more from home, including: medical assistance services, emergency medical transport services, travel assistance services such as pre-trip and cultural information, security services and accessible technology.

Voya Travel Assistance services are provided by International Medical Group, Inc., Indianapolis, IN.

A complete description of benefits, limitations, exclusions and terms of coverage will be provided in the certificate of insurance and riders

Exclusions and limitations

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

There are no exclusions for Basic or Supplemental Life Insurance.

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

This offer is contingent upon participation requirements being met.

Age reductions

Benefit amount reduces to 65% of original coverage when the employee or spouse reaches employee age 65; 50% at age 70. Premium amounts are also reduced for the new benefit amount(s).



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 your Employee Benefits Resource Center to learn more about this benefit and review instructions on how to file a claim after your coverage effective date.

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



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 Heritage Environmental Services

Date Prepared: 09/13/2024

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