

# Supplemental Life and Accidental Death & Dismemberment Plan Summary



**Taking advantage of insurance offered at the workplace just makes sense. It's convenient and affordable.**

## Group Life Insurance and Accidental Death and Dismemberment Insurance (AD&D)

Your employer provides you with Basic Life Insurance coverage and Accidental Death and Dismemberment Insurance in the amount of \$25,000.

<b>Supplemental Term Life and Accidental Death &amp; Dismemberment Insurance Coverage</b>	
For You	2x, 3x, 4x, or 5x times annual salary up to \$400,000
For Your Dependent Spouse	\$10,000
For Your Dependent Child(ren)	\$10,000, on your children from birth to 26 years, or 29 years for full time students.
AD&D coverage is also available to elect for you and your eligible family members. You must elect Supplemental Life coverage in order to enroll in AD&D. AD&D coverage will equal the amount of Supplemental Life Coverage. AD&D coverage has exclusions that are described in the Certificate of Coverage.	

<b>Supplemental Life and AD&amp;D Insurance</b>	
Eligibility	All active employees placed in a permanent position working 20+ hours per week basis, for at least six months of the year.
Employee Coverage Available Without Health Questions	When you are initially eligible for coverage, you are guaranteed up to \$400,000 or 5 x salary, whichever is less, of Supplemental Life coverage.
Dependent Coverage Available Without Health Questions	\$10,000
Proof of Good Health (Evidence of Insurability)	An Evidence of Insurability form is required if you are electing coverage any time after you initial eligibility period, or an increase, more than 1 level, at annual enrollment.
Age Reduction	Coverage will NOT reduce due to age.
Portable	Upon employment termination, you may elect to continue your coverage on a direct bill basis with the insurance company.



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<b>Employee Supplemental Life Insurance &amp; AD&amp;D (per \$1,000 of coverage)</b>				
Age Group	24 Pay Periods		12 Pay Periods	
	Life	AD&D	Life	AD&D
< 25	\$0.030	\$0.015	\$0.06	\$0.03
25 to 29	\$0.030	\$0.015	\$0.06	\$0.03
30 to 34	\$0.030	\$0.015	\$0.06	\$0.03
35 to 39	\$0.050	\$0.015	\$0.10	\$0.03
40 to 44	\$0.065	\$0.015	\$0.13	\$0.03
45 to 49	\$0.090	\$0.015	\$0.18	\$0.03
50 to 54	\$0.135	\$0.015	\$0.27	\$0.03
55 to 59	\$0.160	\$0.015	\$0.32	\$0.03
60 to 64	\$0.250	\$0.015	\$0.50	\$0.03
65 to 69	\$0.520	\$0.015	\$1.04	\$0.03
70+	\$0.900	\$0.015	\$1.80	\$0.03

<b>Dependent Life Insurance &amp; AD&amp;D</b>		
	24 Pay Periods	12 Pay Periods
\$10,000 Dependent Life	\$1.13	\$2.26
\$10,000 AD&D	\$0.15	\$0.30

## Insurance Premium Estimate

Use the table below to calculate your premium based on the amount of life insurance you plan to elect. The cost is calculated based on the age of employee or spouse at the start of the plan's current policy year.

Select the total amount of Supplemental Life coverage you want, 2x, 3x, 4x, or 5x annual salary. Round up to the next higher \$1,000, and divide by 1,000  <i>Example: For an employee who makes \$35,000 annual salary and he elects 2 x salary. <math>\\$35,000 \times 2 = \\$70,000</math>. 70,000 divided by 1,000 = 70. Enter \$70 next to line (a).</i>	\$ _____ (a)
Enter the rate from the table based on your age	\$ _____ (b)
To calculate payroll deduction: Multiply (a) times (b)	<b>Payroll Life Deduction:</b> \$ _____

Add AD&D Premium. Your AD&D will match your Supplemental Life election. Select the same amount noted above (a)  <i>Example: For \$70,000 of coverage enter \$70</i>	\$ _____ (a)
Enter the AD&D rate from the table	\$ _____ .03 _____ (b)
To calculate AD&D payroll deduction: Multiply (a) times (b)	<b>Payroll AD&amp;D Deduction:</b> \$ _____

Please note: Your actual payroll deduction may vary due to rounding.

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 coverage. All coverage is subject to the terms and conditions of the group policy. To keep coverage in force, premiums are payable up to the date of coverage termination. Insurance products and services are provided by ReliaStar Life Insurance Company, a member of the ING family of companies. Policy form LP00GP.

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