

# Group Term Life Insurance

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

Group Name: Uplift Education  
Group Number: 755541  
Class: All Eligible Employees



## 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** pays 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 **Group Term Life Insurance** at no cost to you in the amount of:

Life Coverage Amount	
<b>You*</b>	1 times basic annual earnings rounded to the next higher \$1,000 to a maximum of \$100,000. Minimum benefit of \$10,000.



Your coverage also includes **Accidental Death & Dismemberment Insurance** at no cost to you in the amount of:

Accidental Death & Dismemberment Coverage Amount	
<b>You*</b>	1 times basic annual earnings rounded to the next higher \$1,000 to a maximum of \$100,000. Minimum benefit of \$10,000.

## Can I add more coverage to meet my needs?

Yes, you can. With **Supplemental Group Term Life Insurance and Supplemental Accidental Death & Dismemberment Insurance**, you can buy coverage for yourself, your spouse, and your kids in addition to the basic coverage you get from your employer. It can increase your coverage amount and provide protection to help pay for things like bills, tuition, and more.

## Why should I consider supplemental coverage?

-  It can increase your coverage amount and provide protection to help pay for things like bills, tuition, and more.
-  It offers an opportunity to cover your spouse and children, as well.

	Supplemental Life	Supplemental Accidental Death & Dismemberment	Guaranteed Issue Limit
<b>You*</b>	\$10,000 to a maximum of \$500,000 in \$10,000 increments, not to exceed 5 times basic annual earnings.	\$10,000 to a maximum of \$500,000 in \$10,000 increments, not to exceed 5 times basic annual earnings.	You may elect up to \$300,000 without providing evidence of insurability during your initial enrollment opportunity.
<b>Your Spouse**</b>	\$5,000 to a maximum of \$100,000 in \$5,000 increments, not to exceed 50% of the employee's Supplemental Life insurance amount.	\$5,000 to a maximum of \$100,000 in \$5,000 increments, not to exceed 50% of the employee's Supplemental Life insurance amount.	You may elect up to \$30,000 without providing evidence of insurability during your initial enrollment opportunity.
<b>Your Children***</b>	\$10,000	\$10,000	You may elect up to \$10,000 without providing evidence of insurability during your initial enrollment opportunity.

\* All active employees working 30 hours per week.

\*\* Spouse under age 70. If your spouse is covered under the policy as an employee, then your spouse is not eligible for coverage under the spouse benefit as a spouse.

\*\*\* Children to age 26. If your child is covered under the policy as an employee, then your child is not eligible for coverage as a child.

## How much does it cost?

The cost for Supplemental Life is calculated based on the age of the employee or spouse as of: September 1, 2026. Rates shown are guaranteed until September 1, 2029

The employee cost shown below includes the insurance premium and a non-insurance fee for Bereavement Support, including Funeral Planning & Will Preparation and Travel Assistance.

### Supplemental Life Insurance Semi-Monthly Rates per \$1,000 of Coverage

Employee or Spouse Age	Employee	Spouse
Under 25	\$0.0300	\$0.0300
25-29	\$0.0300	\$0.0300
30-34	\$0.0450	\$0.0450
35-39	\$0.0600	\$0.0600
40-44	\$0.0750	\$0.0750
45-49	\$0.1150	\$0.1150
50-54	\$0.2050	\$0.2050
55-59	\$0.3950	\$0.3950
60-64	\$0.5100	\$0.5100
65-69	\$0.9450	\$0.9450
70 +	\$0.9450	\$0.9450

The rates are per individual.

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

	Semi-Monthly rate per \$1,000 of coverage
Employee Supplemental AD&D	\$0.0100
Spouse Supplemental AD&D	\$0.0100
Children Supplemental AD&D	\$0.0100

### Children Life Insurance Rates

Semi-Monthly cost for all eligible children
<b>Semi-Monthly rate per \$1,000 of coverage</b>
\$0.1000



### Not sure how much you need?

Try the Life Insurance Calculator at [go.voya.com/lifecalc](https://go.voya.com/lifecalc). The results displayed from your inputs are only estimates to help you with your life insurance planning.

## 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.

**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. Conversion is not available for Guam residents.

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

## Non-insurance services

**Bereavement Support, including Funeral Support & Estate Planning** 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 Support & Estate Planning services are provided by The Empathy Project, Inc., New York, NY. Provisions and availability of each service may vary by state.

LifeVault digital legacy planning is provided by The Empathy Project, Inc., New York, NY. Provisions and availability of each service may vary by state.

**Employee Assistance Program** resources are available to support you and your family with counseling, legal support and financial guidance. Licensed clinicians and care managers help you navigate life's challenges, providing personalized solutions and connecting you to optimal resources anytime, anywhere.

Employee Assistance Program services are provided by TELUS Health (US) Ltd., a Delaware corporation. Provisions and availability may vary by state.

**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. Provisions and availability may vary by state.

## 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.

This offer is contingent upon participation requirements being met.

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.

## Age reductions

Employee Basic Life and AD&D and Employee Supplemental Life and AD&D Insurance benefit amount reduces to 65% at age 65 and to 50% at age 70. Spouse Supplemental Life and AD&D benefit amount reduces to 65% at age 65. Coverage terminates at age 70, or when the spouse is no longer eligible.

Your payroll deductions will be adjusted to pay premium based on 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 (800) 955-7736**

Visit your Employee Benefits Resource Center to learn more about this benefit and review instructions on how to file a claim after your effective date: <https://presents.voya.com/EBRC/UpliftEducation>

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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