

# Enrollment at a glance

## A guide to your plan basics

### Area Education Agency #11

**Take advantage of insurance offered at your workplace.  
It's convenient and affordable.**

Life Insurance provides basic protection for your loved ones if something happens to you. While many U.S. households have life insurance, the average amount of coverage is often inadequate to meet family needs or pay off debt. Taking advantage of life insurance coverage offered by Area Education Agency #11 can be an important part of your financial security.

Area Education Agency #11 provides you with Basic Life Insurance coverage and Accidental Death and Dismemberment Insurance. Eligible employees may apply for more coverage in the Supplemental Group Term Life Insurance program, including coverage for spouse and children.

### Special Supplemental Term Life Insurance Open Enrollment 11/1/2014 through 11/30/2014

Your Life Insurance Benefit Includes	
<b>Convenient Payroll Deductions</b>	<i>(Applicable for Supplemental Life Only)</i> Since deductions are taken directly from your paycheck, you never have to worry about late payments or lapse notices.
<b>“Take it With You”</b>	The portability option allows for continued coverage that can help protect your family even when your current employment ends.
<b>Waiver of Premium</b>	If you become totally disabled, your life insurance premium may be waived if you satisfy certain conditions as defined by the policy.
<b>Accelerated Benefit</b>	You may collect a portion of your death benefit (typically 80%) while you are living, if you are diagnosed with a terminal condition with a limited life expectancy of no more than twelve months (may vary by state).

Refer to the information on the following pages to learn more about Supplemental Group Term Life Insurance options and determine your coverage cost.



## Supplemental Term Life Insurance Coverage Options

	For You	For Your Spouse	For Your Child(ren)
<b>Eligibility</b>	All full-time employees.	Coverage is available only if Employee Supplemental Life Insurance is elected.	Coverage is available only if Employee Supplemental Life Insurance is elected.
<b>Coverage Options</b>	\$10,000 to \$500,000 in \$10,000 increments.	\$5,000 to \$250,000 in \$5,000 increments. Coverage is limited to 50% of the total amount of Employee Supplemental Life Insurance coverage.	\$10,000 on your child(ren) age 6 months but less than 26 years. \$1,000 on your child(ren) from birth but less than age 6 months.
<b>Guaranteed Issue Offer*</b>	You can elect up to \$100,000 of coverage (\$50,000 age 60 and over) without providing proof of good health during the open enrollment period.	You can elect up to \$30,000 of coverage without providing proof of good health on your spouse during the initial eligibility period.	You can elect up to \$10,000 of coverage without providing proof of good health on your child(ren) during the initial eligibility period.
<b>Supplemental Accidental Death &amp; Dismemberment Insurance</b>	Coverage in an amount equal to your approved Employee Supplemental Life Insurance.	Not applicable.	Not applicable.

Contact your employer if you have questions about the definition of "child" for your plan.

Accidental Death & Dismemberment coverage has exclusions that are described in the certificate of coverage.

\*Proof of good health is required if you elect Supplemental Life Insurance coverage in amounts in excess of the limits described above, you elect coverage outside of the open enrollment period, or you submit an application for coverage more than 31 days after the date you become eligible. Subject to approval by the insurance company.

Guaranteed Issue amounts will be effective on 1/1/2015. Amounts of life insurance that require evidence of insurability will be effective on the date of approval by the insurance company.

Note: During future annual enrollment periods, if you have current Supplemental Life/AD&D Insurance coverage you can elect to increase your current Supplemental Life/AD&D Insurance coverage amount by \$10,000 (total coverage not to exceed the guaranteed issue limit) without evidence of insurability.

## Insurance Rate Information

The cost is calculated based on the age of the employee or spouse as of 1/1/2015. The rates shown are guaranteed until 7/1/2017. After this open enrollment period, rates will be based on your age each July 1st for the next 12 month period.

### Employee Supplemental Life/AD&D Insurance Cost per Semi-Monthly (24) Payroll Deduction Per \$10,000 of Coverage

Age	Rate
Under 25	\$0.37
25 – 29	\$0.42
30 – 34	\$0.52
35 - 39	\$0.57
40 – 44	\$0.62
45 – 49	\$0.87
50 – 54	\$1.27
55 – 59	\$2.27
60 – 64	\$3.42
65 – 69	\$6.47
70 +	\$10.42

### Spouse Supplemental Life Insurance Cost per Semi-Monthly (24) Payroll Deduction/Per \$5,000 of Coverage

Age	Rate
Under 25	\$0.125
25 – 29	\$0.150
30 – 34	\$0.200
35 – 39	\$0.225
40 – 44	\$0.250
45 – 49	\$0.375
50 – 54	\$0.575
55 – 59	\$1.075
60 – 64	\$1.650
65 – 69	\$3.175
70+	\$5.150

### Dependent Child(ren) Supplemental Life Insurance

Coverage	Cost per Semi-Monthly (24) Payroll Deduction
\$10,000	\$0.75

The amount of coverage elected is for all eligible children for one payroll deduction.

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 Voya™ family of companies. Policy form LP00GP (may vary by state).

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