

Enrollment at a Glance

A Guide to Your Plan Basics

California Schools Employee Benefits Association East San Gabriel Valley ROP

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 East San Gabriel Valley ROP can be an important part of your financial security.

East San Gabriel Valley ROP provides eligible employees* with Basic Group Term Life and Accidental Death and Dismemberment (AD&D) at no cost:

Basic Life/AD&D: \$50,000

Benefit amounts reduce to 50% at age 70

* check with Human Resources for definition of who is eligible

Your Life Insurance Benefit Includes

“Take it With You”	If you terminate your employment, you have the option to continue all or part of the amount of Life/AD&D Insurance in force on the date of termination by satisfactorily answering a few health questions on the application for portability (subject to insurer approval). Contract provisions will remain the same with the exception of premium rates. Employees must apply for portability within 31 days of employment termination.
Waiver of Premium	If you become totally disabled (as defined by the policy) while an active employee (not retired) and cannot work, you will not have to pay life insurance premiums for as long as you remain disabled up to this benefit's termination.
Accelerated Benefit	You may collect 80% of your death benefit (up to a maximum of \$250,000) while you are living, if you are diagnosed with a terminal illness with a life expectancy under 12 months. All remaining benefits will be paid to the beneficiary upon death.
Conversion of Coverage	If you terminate your employment, you have the option to convert all or part of the amount of Life Insurance in force on the date of termination without evidence of insurability to an individual policy. Conversion election must be made within 31 days of your date of termination.
Travel Assistance	When traveling more than 100 miles from home, travel assistance offers you and your dependents four types of services: Pre-Trip information, Emergency Personal Service, Medical Assistance Services and Emergency Transportation Services. Voya Travel Assistance services are provided by Europ Assistance USA, Bethesda, Maryland 20814. Voya Travel Assistance is not available in all states.
Beneficiary	The beneficiary is named to receive the proceeds to be paid at your death. You may name more than one beneficiary and you can name, add or change beneficiaries.
Beneficiary Support Services	We offer access to financial professionals and other support resources to help your beneficiaries adjust to their loss.

Life insurance can help you:

- Protect your family: Your family depends on your income. Life insurance helps replace that income when they need it most.
- Protect your home: For most families, their home is the largest asset. Life insurance can enable the family to remain in the home, pay the mortgage and avoid the trauma of relocation.
- Protect children's education: Covering the soaring cost of education becomes even more difficult when there is a loss of income. Life insurance helps secure your children's future.
- Settle expenses: Life insurance can also help cover final expenses, such as medical bills and funeral costs, as well as unplanned expenses and unforeseen financial crises.

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

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

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