Group Term Life Insurance

Group Name: Total Quality Logistics LLC
Group Number: 712485
Class: All Eligible Employees



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 $20,000.

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.

You can also choose **Supplemental Accidental Death & Dismemberment Insurance**, which provides an additional benefit payment separate from your basic coverage.

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 $200,000 without answering any medical questions. This guaranteed-issue amount is only available to new hires during their initial enrollment period.

How much supplemental coverage can I get?

	Supplemental Life	Supplemental Accidental Death & Dismemberment	Guaranteed Issue Limit
You	$25,000 up to $500,000 in $25,000 increments	Choice of $25,000 to $500,000 in $25,000 increments	$200,000
Your Spouse	$5,000 up to $250,000 in $5,000 increments. (Coverage cannot exceed your approved employee Supplemental Life Insurance amount)	Spouse Only: If elected, 50% of Employee Supplemental AD&D election Spouse if Children are also covered: If elected, 40% of Employee Supplemental AD&D election	$30,000
Your Children*	$10,000	Children Only: If elected, 15% of Employee Supplemental AD&D election Children if Spouse is also covered: If elected, 10% of Employee Supplemental AD&D election	$10,000

When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.
*Children birth to age 26 and as defined by your employer's plan.

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How much does it cost?

The cost of Group Term Life and Accidental Death & Dismemberment Insurance varies depending on the coverage amount you select. The employee cost shown below includes both insurance premium and a non-insurance fee for Bereavement Support, including Funeral Planning & Will Preparation.

Supplemental Life Insurance monthly rates per $1,000 of coverage

Employee Age	Employee	Spouse	Child
Under 25	$0.05	$0.05	$0.19
25-29	$0.06	$0.06	
30-34	$0.08	$0.08	
35-39	$0.095	$0.095	
40-44	$0.145	$0.145	
45-49	$0.260	$0.260	
50-54	$0.502	$0.502	
55-59	$0.82	$0.82	
60-64	$1.59	$1.59	
65-69	$2.47	$2.47	
70 +	$3.65	$3.65	

The rates are per individual.

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

	Monthly rate per $1,000 of coverage
Employee Supplemental AD&D	$0.033
Dependent Family Supplemental AD&D	$0.056

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.

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.

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.

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

Age reductions

Benefit amount reduces to 65% of original coverage when the employee reaches age 70; and 45% at age 75. 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 effective date:
https://presents.voya.com/EBRC/TQL

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 Total Quality Logistics LLC

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