

Enrollment at a glance

A guide to your plan basics

Tri-County Schools Insurance Group (TCSIG)

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 Tri-County Schools Insurance Group can be an important part of your financial security.

Tri-County Schools Insurance Group provides you with Basic Life Insurance coverage and Accidental Death and Dismemberment Insurance which means there is no cost to you for this Insurance.

| Your Life Insurance Benefit Includes | |
|--------------------------------------|--|
| Waiver of Premium | If you become totally disabled, your life insurance premium may be waived if you satisfy certain conditions as defined by the policy. |
| Accelerated Benefit | You may collect a portion of your death benefit (typically 75%) while you are living, if you are diagnosed with a terminal condition with a limited life expectancy under twelve months (may vary by state). |

Eligibility

- All Full-time active employees regularly working 20+ hours per week in a public entity employer group electing a \$50,000 benefit.

Coverage

- \$50,000 for you – Life and Accidental Death & Dismemberment Insurance
- \$5,000 for your spouse – Life Insurance
- \$5,000 for your children from birth to age 26 years – Life Insurance

Age Reduction(s)

- Benefit amount reduces to 65% of original coverage at age 65, to 45% of original coverage at age 70, to 30% of original coverage at age 75, and to 20% of original coverage at age 80.

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

(v. 04/15/2014) Group #67999-2, Class 3, 04/09/2015