

# Enrollment at a glance

## A guide to your plan basics

### Alliance of Schools for Cooperative Insurance Programs Account 0010: Santa Clarita Valley School FSA

**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 Santa Clarita Valley School FSA can be an important part of your financial security.

Santa Clarita Valley School FSA provides you with Basic Life Insurance coverage and Accidental Death and Dismemberment Insurance in the amount of:

- Full-time board Executive Director: \$200,000
- Full-time Management Employees: \$50,000
- Full-time classified Employees: \$7,000

All active employees at least 20 hours per week are eligible for Basic Life and AD&D.

Eligible employees may apply for more coverage in the Supplemental Group Term Life Insurance program.

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 under twelve months (may vary by state).
<b>Beneficiary Support Services</b>	Proceeds of \$5,000 or more are generally paid to your beneficiaries through a Voya Personal Transition Account. In addition, we offer access to financial professionals and other support resources to help them adjust to their loss.* Voya Personal Transition Accounts are not available in all states.

\*Securities offered through Voya Financial Partners, LLC (member SIPC) and other authorized broker/dealers with which it has a selling agreement.

### Other Non-Insurance Services Included

<b>Voya Travel Assistance</b>	When traveling more than 100 miles from home, Voya Travel Assistance offers you and your dependents four types of services: Pre-Trip Information, Emergency Personal Services, Medical Assistance Services, and Emergency Transportation Services. Voya Travel Assistance services are provided by Europ Assistance USA, Bethesda, MD. Services are not available in all states.
<b>Funeral Planning and Concierge Services</b>	You have access to Funeral Planning and Concierge Services to assist with funeral planning and negotiation at time of need as well as pre-planning tools that can be used to research and document decisions and wishes. Funeral Planning and Concierge Services are provided by Everest Funeral Package, LLC, Houston, TX. Services are not available in all states.
<b>Employee Assistance Program</b>	You have access to a free online will preparation program through EstateGuidance.com. Employee Assistance Program services are provided by ComPsych, Chicago, IL. Services are not available in all states.

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	
<b>Eligibility</b>	All active employees working 20 or more hours per week.
<b>Coverage Options</b>	\$15,000
<b>Guaranteed Issue Offer*</b>	<b>New Hire</b> – You can elect up to \$15,000 without providing proof of good health during the initial eligibility period.
<b>Age Reduction(s)</b>	Benefit amount reduces to 50% of original coverage at age 70.

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

## Insurance Rate Information and Premium Calculator

The cost is calculated based on the age of the employee at the start of the plan's current policy year.  
The rates shown are guaranteed until 10/01/2016.

### Employee Supplemental Life Insurance Rates

Age	Monthly Cost per \$1,000 of Coverage (10thly Deductions)
Under 30	\$0.09
30-34	\$0.11
35-39	\$0.14
40-44	\$0.23
45-49	\$0.35
50-54	\$0.65
55-59	\$1.02
60-64	\$1.45
65-69	\$2.15
70-74	\$3.30
75 +	\$4.14

Follow the steps below to calculate the premium based on the amount of insurance you plan to elect.

Supplemental Life Insurance	For You
<b>Step 1:</b> Select the amount of insurance you want	\$
<b>Step 2:</b> Divide this number by \$1,000	\$
<b>Step 3:</b> Enter the rate from the table above	\$
<b>Step 4:</b> Multiply Step #2 by Step #3	(A)
	\$
<b>Step 5:</b> Total Monthly Premium (A)	\$

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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