

Group Term Life Insurance

Benefits at a Glance

Convenient, affordable life insurance offering financial protection for your loved ones.

For the employees of: Palo Alto Unified School District

What is Group Term Life Insurance?

Group Term Life Insurance is offered through your employer and pays a benefit to your beneficiary if you pass away during a specific period of time (known as a “term”). The term of this coverage is generally one year, renewing on an annual basis with your other employer-offered benefits. Your employer offers Basic Life Insurance and Accidental Death and Dismemberment Insurance.

What is Accidental Death and Dismemberment (AD&D) Insurance?

AD&D Insurance pays a benefit to you or your beneficiary, separate from the life insurance benefit, if you are severely injured or die as the result of a covered accident. This coverage is part of the Group Term Life Insurance offered through your employer.

Who is eligible for life insurance?

- You—all active employees working 20+ hours per week.
- Your spouse*— If your spouse is covered under the policy as an employee, then your spouse is not eligible for coverage under the spouse rider/benefit.
- Your children—to age 26. If both you and your spouse are covered under the policy as employees, then only one, but not both, may cover the same children under the children’s rider/benefit. If the parent who is covering the children stops being insured as an employee, then the other parent may apply for children’s coverage.

**The use of “spouse” in this document means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners or civil union partners as defined by the group policy. Please contact your employer for more information.*

What amount of coverage am I eligible for?

- For employees
 - Your employer provides you with Basic Life Insurance and Basic AD&D Insurance of \$100,000.
- For your spouse*
 - Your employer provides you with \$1,000 of Basic Life Insurance on your spouse.
- For your children
 - Your employer provides you with \$100 for children birth to 6 months of age and \$1,000 of Basic Life Insurance on your children age 6 months to age 26.

**The use of “spouse” in this document means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners or civil union partners as defined by the group policy. Please contact your employer for more information.*

ReliaStar Life Insurance Company, a member of the Voya® family of companies

What does my life insurance include?

The benefits listed below are included with your life insurance coverage.

- **Accelerated Death Benefit:** If you are diagnosed with a terminal illness with a limited life expectancy, you may receive a portion of your death benefit while still living.
- **Accidental Death and Dismemberment (AD&D) Insurance:** Pays a benefit to you or your beneficiary, separate from the life insurance benefit, if you are severely injured or die as the result of a covered accident. The proceeds can be used however you or your beneficiary would like.
- **Continuation:** If on an approved absence from work, you may continue your life insurance coverage under the employer's group policy for a set amount of time. Premiums must be paid during this time.
- **Conversion:** You your spouse and/or your children may convert life insurance coverage to an individual whole life insurance policy when you leave your employer or due to loss of eligibility under the employer's group policy.
- **Portability:** You may apply to continue your Basic coverage when you leave your current employer, and pay premiums to the insurance company directly.
- **Waiver of Premium:** If you become unable to work due to total disability, your Basic Life Insurance can be continued without premium payment.

Exclusions and Limitations

There are no exclusions for Basic Life Insurance.

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

Are there additional non-insurance services available?

- **Funeral Planning and Concierge Services:** You have the support of a team of independent professionals ready to assist with funeral planning for you and eligible family members.

Funeral Planning and Concierge Services are provided by Everest Funeral Package, LLC, Houston, TX.

- **Employee Assistance Program:** You have access to ComPsych GuidanceResources[®], which provides support, resources and information for personal and work-life issues.

Employee Assistance Program (EAP) services are provided by ComPsych[®] Corporation, Chicago, IL.

- **Travel Assistance:** When traveling more than 100 miles from home, Voya Travel Assistance offers enhanced security for your leisure and business trips. You and your dependents can take advantage of 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.

Who do I contact with questions?

For more information, please call the Voya Employee Benefits Customer Service Team at (800) 955-7736

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, a member of the Voya[®] family of companies. Policy form ICC LP14GP or LP00GP (may vary by state).

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Palo Alto Unified School District, Group #69784-2, Acct #0001

Date Prepared: 10/20/2016

ReliaStar Life Insurance Company, a member of the Voya[®] family of companies

Peace of mind when it's needed the most

Funeral Planning Services

A value-added service offered with your Group Life Insurance offered by Voya™ Employee Benefits, a division of ReliaStar Life Insurance Company. Funeral planning services provided by Everest Funeral Package, LLC.

Everest is pleased to provide a value-added service that empowers individuals who are dealing with funeral related issues.

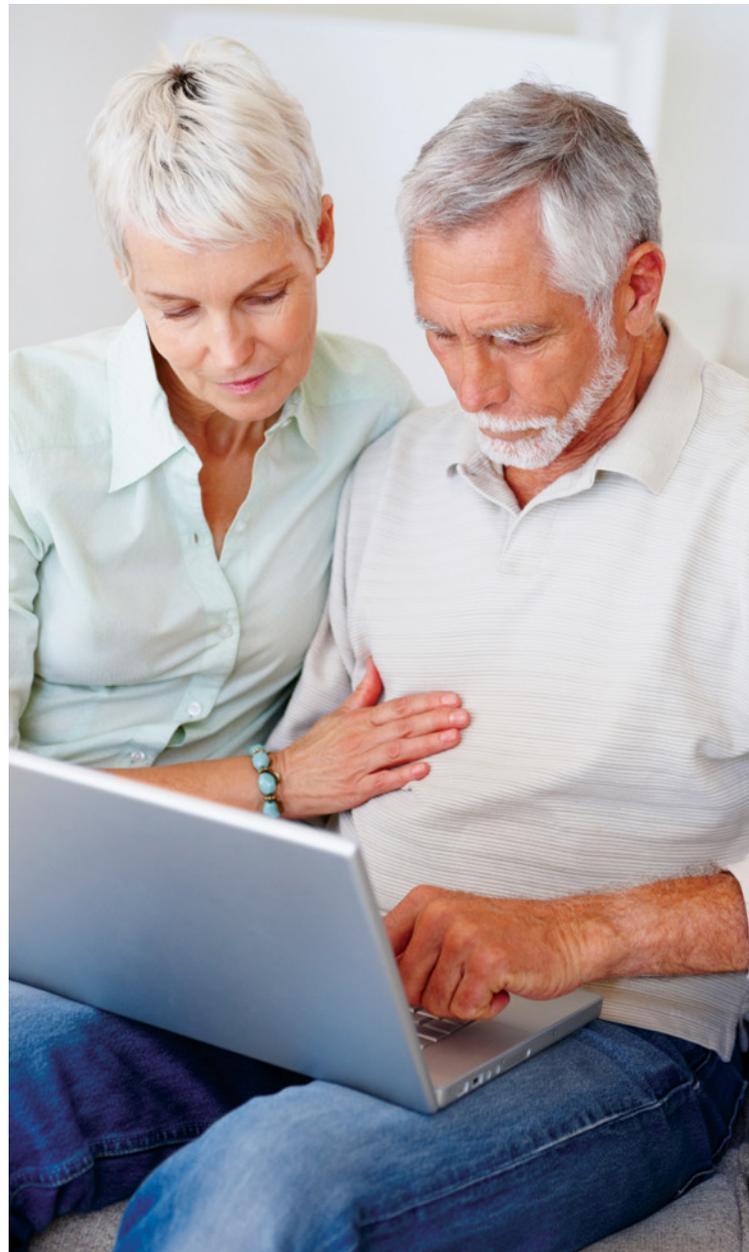
Who is Everest?

Everest, the first nationwide funeral planning and concierge service, is an independent consumer advocate who works on your behalf. Everest's sole purpose is to provide the information you need to make the most informed decisions about all funeral related issues, and then put those wishes into action.

You're never locked into a decision because Everest's funeral advisory services can be used at any funeral home across North America.

Everest is an impartial consumer advocate, not a funeral home. Everest does not sell funeral goods or services, nor does Everest receive any commissions from funeral homes or other service providers in the funeral industry. With Everest, you are removed from a sales-focused environment allowing you and your family to make well-informed and confident decisions during a stressful time.

Everest offers both pre-planning and at-need services at or near the time of need. Everest's online planning tools help you prepare for the future. At-need services include price negotiation assistance and communicating the family's wishes to the funeral home. Everest Advisors are available by phone 24/7 and can determine eligibility for the expedited life insurance claim process.



While you can't predict
life's outcome,
you can prepare for it...



Who is Eligible?

Everest can be used to plan a funeral for an employee; a spouse or domestic partner; or an employee's dependents up to age 26.*

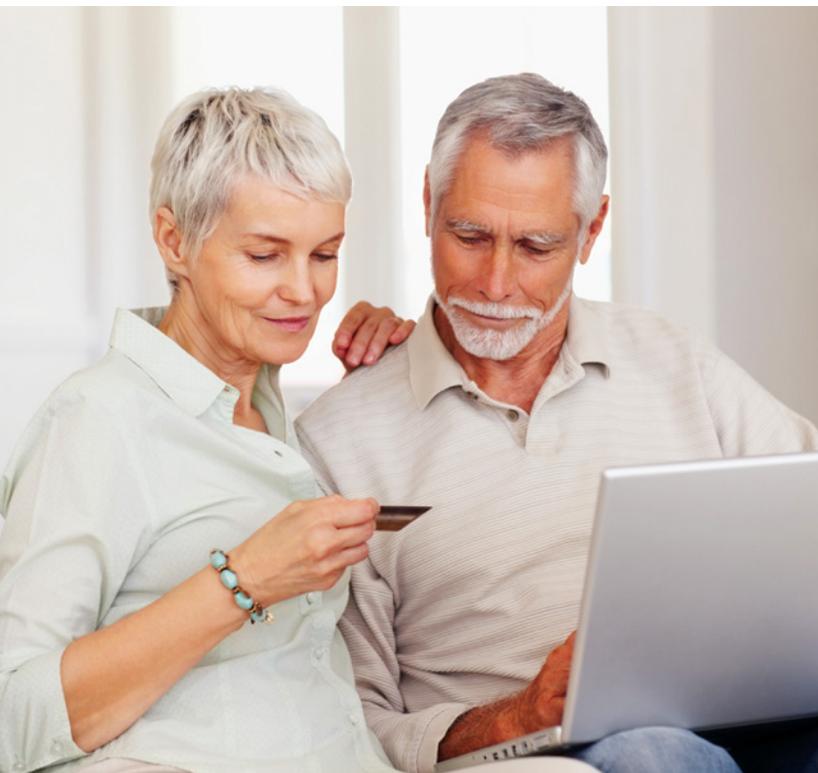
Getting Started

Create an online profile and use Everest's planning tools:

Visit: www.everestfuneral.com/voya

- Enter your email address and your employer's name
- Create a password and complete your online profile
- Access "Planning Tools"

If you do not have access to a computer, Everest Advisors are available 24/7 by calling **1-800-913-8318**.



Everest's services include:

Pre-planning services

24/7 Advisor Assistance

- To discuss funeral planning issues

PriceFinderSM Research Reports

- The only nationwide database of funeral home prices
- Detailed, local funeral home price comparisons

Online Planning Tools

- Include:
 - Personal Profile
 - 10 Key Decisions Planner
 - "My Wishes" Planning Guide
 - Reference Guide
- Information stored and maintained in a secure data warehouse

At-need services

At-Need Family Support

- Family assistance and plan implementation
- Communicate the Personal Funeral Plan to the funeral home; removing the family from a sales-focused environment
- Provide 24-hour assistance throughout the funeral process
- Expedited life insurance claim process. Eligible beneficiaries may have access to a portion of the life insurance funds in as little as two business days following receipt of the claim form.**

New!

Negotiation Assistance

- Gather pricing information and present it to the family in an easy-to-read format
- Negotiate funeral service pricing with local funeral homes
- Help the family compare prices of caskets and other products

**Availability may vary by state.



For more information, please visit: www.everestfuneral.com/voya



* Spouse or domestic partner coverage varies depending on the terms of your employer's group life insurance coverage.

Contact your employer for more information.

Funeral Planning and Concierge Services provided by Everest Funeral Package, LLC, Houston, TX 77056. Product availability may vary by state.

Insurance products are issued by ReliaStar Life Insurance Company, a member of the Voya™ family of companies. ReliaStar Life Insurance Company Home and Administrative Office: Minneapolis, MN. Products and services may not be available in all states.

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Security When You Travel



We live in a highly connected world where frequent domestic and international travel is the norm. Voya Travel Assistance offers you enhanced security for your leisure and business trips. You and your dependents will have toll-free or collect-call access to the Voya Travel Assistance customer service center or access to the services provided on the website 24 hours a day, 365 days a year – from anywhere in the world.

Covered Services

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.

▶ Pre-Trip Information

These valuable services help you start your trip the right way. Voya Travel Assistance can provide you with important, up-to-date travel information including:

- Immunization requirements
- Visa & passport requirements
- Foreign exchange rates
- Embassy/consular referral
- Travel/tourist advisories
- Temperature & weather conditions
- Cultural information

▶ Emergency Personal Services

In the event of an unexpected situation of a non-medical nature, Voya Travel Assistance offers access to several valuable services, including:

- Urgent message relay
- Interpretation/translation services
- Emergency travel arrangements
- Recovery of lost or stolen luggage or personal possessions
- Legal assistance and/or bail bond

If You Need Emergency or Pre-Trip Services...

...use the contact information on the reverse and identify yourself as an eligible participant in the Voya Travel Assistance program.

You will be asked to provide some additional information in order to confirm your eligibility under this program. Once your eligibility has been verified, Voya Travel Assistance will arrange and provide the Emergency Transportation Services previously described.

Please note: Covered services are only eligible for payment through Voya Travel Assistance if Voya Travel Assistance was contacted at the time of service and arranged for the service. If costs are incurred for other services, you are responsible for those costs or reimbursement of those costs if initially paid by Voya Travel Assistance; Voya Travel Assistance will ask for your credit card and debit your account for the required amount.



Voya Travel Assistance

Contact Voya Travel Assistance 24 hours a day, 365 days a year for Pre-Trip Information, Emergency Personal Services, Medical Assistance Services, and Emergency Transportation Services.

In the US, Toll Free: 800.859.2821

Worldwide, Collect: 202.296.8355

Email: ops@europassistance-usa.com

Online Portal: <https://eservices.europassistance-usa.com/sites/Voya>

Group ID: N1VOY

Activation Code: 140623

ReliaStar Life Insurance Company, a member of the Voya™ family of companies.

Medical Assistance Services Include:

- Medical referrals for local physicians and dentists
- Medical case monitoring
- Prescription assistance and eyeglass replacement
- Arrangement and payment of emergency medical services (up to \$10,000 with a written guarantee of reimbursement from the eligible participant.)

Emergency Transportation Services*

Should you need medical care or assistance while traveling, Voya Travel Assistance can help. When deemed medically necessary by a Voya Travel Assistance designated physician, evacuation and transportation to the nearest adequate medical facility that can properly treat your condition will be arranged and paid for on your behalf. Additional transportation services include:

- Visit of family member or friend
- Return of traveling companion
- Return of dependent children
- Return of vehicle
- Return of mortal remains

How It Works

At any time before or during a trip, you may contact Voya Travel Assistance for assistance services. It is recommended that you keep a copy of this summary with your travel documents. Use the wallet card to have convenient access to the numbers that you need.

* The services listed above are subject to a maximum combined single limit of \$150,000.

Exclusions and Limitations

- A. Voya Travel Assistance shall not provide services enumerated if the covered service is sought as a result of your or your dependent's:
- Involvement in any act of war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, and insurrection, military or usurped power;
 - Travel against the advice of a physician;
 - Travel for the purpose of obtaining medical treatment;
 - Travel in any country in which the U.S. State Department issued travel restrictions;
 - Commission of or attempt to commit an unlawful act;
 - Being under the influence of drugs or intoxicants unless prescribed by a physician;
 - Pregnancy and childbirth (except for complications of pregnancy);
 - Mental or emotional disorders, unless hospitalized;
 - Participation as a professional in athletics;
 - Services provided for which no charge is normally made;
 - Travel within 100 miles of your permanent residence, unless in a foreign country.
- B. The services described above currently are available in every country of the world. Due to political and other situations in certain areas of the world, Voya Travel Assistance may not be able to respond in the usual manner.

It is your responsibility to inquire whether a country is "open" for assistance prior to your departure and during your stay. Voya Travel Assistance also reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit Voya Travel Assistance to fully provide services.

- C. If you request a transport related to a condition that has not been deemed medically necessary by a physician designated by Voya Travel Assistance in consultation with a local attending physician or to any condition excluded hereunder, and the Employer or Plan Sponsor agrees to be financially responsible for all expenses related to that transport, Voya Travel Assistance will arrange but not pay for such transport to a medical facility or to your residence and will make such arrangements using the same degree of care and completeness as if Voya Travel Assistance was providing service under this agreement. A waiver of liability will be required prior to arranging these transportation services.
- D. Voya Travel Assistance shall not be responsible for any claim, damage, loss, cost, liability or expense which arises in whole or in part as a result of Voya Travel Assistance's inability to reach the Employer's or Plan Sponsor's authorized Contact person for any reason beyond Voya Travel Assistance's control, or as a result of the failure and/or refusal of the Employer or Plan Sponsor to authorize services proposed by Voya Travel Assistance.

Insurance products are provided by ReliaStar Life Insurance Company, a member of the Voya™ family of companies. Voya Travel Assistance services are provided by Europ Assistance USA, Bethesda, MD. Services are not available in all states.

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