

Enrollment at a glance

A guide to your plan basics

Alliance of Schools for Cooperative Insurance Programs Account 0021: State Center Community College District

State Center Community College District provides you with Basic Life Insurance coverage and Accidental Death and Dismemberment (AD&D) Insurance which means there is no cost to you for this insurance.

Eligibility

- All active employees working 20+ hours per week.

Coverage

- Class 1

Management and Confidential Employees

Age	Basic Life Insurance Amount: \$50,000 PLUS...	Basic AD&D Amount
Under 25	\$164,160	\$50,000
25-29	\$144,000	\$50,000
30-34	\$123,840	\$50,000
35-39	\$105,840	\$50,000
40-44	\$84,240	\$50,000
45-49	\$63,360	\$50,000
50-54	\$41,040	\$34,200
55-59	\$33,120	\$27,600
60-64	\$28,080	\$23,400
65-69	\$17,280	\$14,400
70 +	\$10,080	\$8,400

- Class 2: All Other Employees
 - Flat \$50,000 for Basic Life and Basic AD&D

Age Reduction(s)

- Benefit amount reduces to 65% of original coverage at age 65, to 40% of original coverage at age 70, to 25% of original coverage at age 75, and to 15% of original coverage at age 80 and after.

Your Life Insurance Benefit Includes

"Take it With You"	The portability option allows for continued coverage that can help protect your family even when your current employment ends. If you are not eligible for portability, you maintain the conversion option.
Conversion of Coverage	You or your insured dependent may convert life insurance to an individual whole life insurance policy if insurance terminates. Proof of Good Health will not be required.
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	If you are under age 60, you may collect a portion of your death benefit (typically 50%) while you are living, if you are diagnosed with a terminal condition with a limited life expectancy under twelve months (may vary by state).
Beneficiary Support Services	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.

Accidental Death & Dismemberment (AD&D) coverage has exclusions that are described in the certificate of coverage.

Other Non-Insurance Services Included

Voya Travel Assistance	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.
Funeral Planning and Concierge Services	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.
Employee Assistance Program	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.

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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