

Basic Group Term Life/AD&D Insurance

Enrollment at a glance

Central Rivers Area Education Agency Group #69163-1

What is Group Term Life Insurance?

Group Term Life Insurance pays a benefit to your beneficiary(ies) if you pass away as an active benefit eligible employee. **Central Rivers Area Education Agency provides a Basic Life Insurance and AD&D Insurance equal to 3 times your annual earnings not to exceed \$600,000.**

You also have the opportunity to purchase additional coverage called Supplemental Life Insurance at group rates. Please see the Supplemental Life portal for further descriptions.

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. This insurance has exclusions that are described in the certificate of insurance or rider.

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).