



**BENEFIT
ADVANTAGES FOR
EMERGENCY
RESPONDERS**

10-Year or 20-Year Level Term Group Life Insurance

You're committed to protecting your loved ones for a lifetime. *If the future doesn't go the way you planned, Group Level Term Life Insurance can help.*

It's difficult to think about loss, but important to be prepared for the unexpected. The Group Level Term Life Insurance plan available to you as an Emergency Responder is a simple way to help secure your family's financial future.

If you pass away during your level term period, your Life Insurance provides a benefit payment that can be used for funeral expenses, co-signed loan debt, future education, or whatever your beneficiaries would like. With this coverage, benefits and rates are designed to remain level for the 10- or 20-year term, rather than renewing annually based on your age.¹



Benefits and rates are designed to remain level for the term.¹



Accidental Death & Dismemberment coverage can also be elected.



Coverage continuation even if you change jobs or retire.

Up to \$500,000 in Group Level Term Life Insurance

Active and Retired Emergency Responders and their spouse or domestic partner can apply for the following Life Insurance coverage:

<p>10-Year Group Level Term</p>	<p>\$50,000 to \$500,000, in \$25,000 increments <i>Rates are designed to remain level for 10 years.¹ Must be under age 65 to apply.</i></p>
<p>20-Year Group Level Term</p>	<p>\$200,000 to \$500,000, in \$25,000 increments <i>Rates are designed to remain level for 20 years.¹ Must be under age 50 to apply.</i></p>

Once your coverage is approved by the insurer, you'll have peace of mind knowing you've taken action to help provide financial security for those you care about most — at a time when they'll need it most.

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Additional benefits to elect with your coverage

Accidental Death & Dismemberment (AD&D) Coverage

If you elect the optional matching AD&D coverage and you die in a covered accident, your beneficiary will receive a benefit in addition to the value of your life insurance coverage.

In addition, if you are dismembered or lose your sight in a covered accident you receive a portion of your AD&D benefit, depending on the accident's severity.

Dependent Family Coverage*

You can also elect Dependent Family Coverage, providing **\$10,000** of life insurance coverage for your dependent spouse or domestic partner and all eligible unmarried children from birth to age 21, or to age 25 if a full-time student.

* Your spouse or domestic partner will not be eligible under the Dependent Family coverage option if contributing under their own group coverage through the California State Firefighters' Employee Welfare Benefits Association sponsored plan.

What happens at the end of my Level-Term?

The coverage amount will not reduce due to age while in a level term period. When the initial 10- or 20-year level term period ends, you may apply with evidence of insurability to enter another level term period (subject to the maximum age limits and approval by the insurer). Otherwise, your coverage will continue under the Group Annual Term Insurance plan with 5-year age banded rates. Rates will be based on your age at time of transfer and will increase with each subsequent 5-year age band thereafter.

Your coverage can be *continued into retirement* as long as the group policy remains in force and premiums are paid when due.

How much coverage do I need?

Every person is different, as are their life insurance needs. Use the worksheet below to help plan how much coverage is right for you and your family.

	Example Cost	
Final expenses	\$10,000	\$ _____
Debt	\$25,000	\$ _____
Housing Cost <i>(remaining mortgage, rent, utilities, etc.)</i>	\$100,000	\$ _____
Education Fund	\$10,000/child	\$ _____
Other	\$5,000/year	\$ _____
Total	\$150,000	\$ _____

If you are interested in a more comprehensive worksheet, visit **Voya.com** and search for “**Life Insurance Needs Calculator**”.

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How much does it cost?

10-Year Level Premium Rates – Monthly Life Insurance Rates per \$1,000

Issue Age	Non-Tobacco	Tobacco
18 – 35	\$0.046	\$0.150
36	\$0.047	\$0.173
37	\$0.048	\$0.186
38	\$0.051	\$0.200
39	\$0.053	\$0.216
40	\$0.058	\$0.233
41	\$0.063	\$0.252
42	\$0.070	\$0.272
43	\$0.078	\$0.293
44	\$0.086	\$0.316
45	\$0.095	\$0.338
46	\$0.104	\$0.360
47	\$0.113	\$0.383
48	\$0.122	\$0.408
49	\$0.133	\$0.436
50	\$0.147	\$0.466
51	\$0.162	\$0.500
52	\$0.180	\$0.536
53	\$0.199	\$0.575
54	\$0.222	\$0.617
55	\$0.245	\$0.662
56	\$0.268	\$0.707
57	\$0.293	\$0.754
58	\$0.321	\$0.809
59	\$0.353	\$0.878
60	\$0.420	\$1.089
61	\$0.454	\$1.191
62	\$0.485	\$1.306
63	\$0.524	\$1.439
64	\$0.570	\$1.594

20-Year Level Premium Rates – Monthly Life Insurance Rates per \$1,000

Issue Age	Non-Tobacco	Tobacco
18 – 30	\$0.054	\$0.146
31	\$0.055	\$0.157
32	\$0.056	\$0.169
33	\$0.057	\$0.182
34	\$0.058	\$0.197
35	\$0.059	\$0.214
36	\$0.061	\$0.232
37	\$0.063	\$0.251
38	\$0.068	\$0.273
39	\$0.072	\$0.296
40	\$0.080	\$0.321
41	\$0.087	\$0.349
42	\$0.098	\$0.378
43	\$0.111	\$0.410
44	\$0.124	\$0.444
45	\$0.139	\$0.480
46	\$0.154	\$0.517
47	\$0.173	\$0.557
48	\$0.186	\$0.599
49	\$0.209	\$0.647

Optional AD&D and Dependent Family Life Insurance Monthly Rates

Optional Member AD&D <i>(per \$25,000 of coverage)</i>	\$1.25
Dependent Family Life Insurance	\$1.80

Rates shown are as of January 1, 2023.

Reduction of benefits will occur once the level term period has ended. Benefit amounts reduce to 65% of original coverage at age 65; 50% at age 70; 35% at age 75; lesser of 25% or \$20,000 at age 80 and lesser of 20% or \$20,000 at age 85. Premium is also reduced accordingly for the reduced benefit amount(s).

What else is included?

A payout option during your lifetime

Accelerated Life Benefit

If you are diagnosed with a terminal illness, as defined in the certificate, you may receive a portion of your death benefit while still living. Receipt of the accelerated benefit may be taxable or may adversely affect your eligibility for Medicaid or other government benefits. You should consult your personal tax advisor to assess the impact of this benefit.

Continue coverage at no cost

Waiver of Premium Benefit

If you become totally disabled before age 60, you may keep your coverage, subject to policy provisions, without paying premiums.

Exclusions and limitations

The Life Insurance coverage has a two-year suicide exclusion from the effective date of coverage or increase in coverage. The Accelerated Life and AD&D benefits have additional exclusions that are described in the certificate of insurance.

Ready to Apply?

Submit your completed application to BAERAdmin@risk-strategies.com.

Questions?

Contact the plan administrator at (866) 352-1658 or email BAERAdmin@risk-strategies.com.



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¹The initial premium will not change for the first 10(20) years, unless the insurance company exercises its right to change premium rates for all insureds covered under the group policy with 60 days advance written notice.

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. 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 (Minneapolis, MN), a member of the Voya® family of companies. Policy form LP00GP.

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