

Protection designed to last a lifetime

Get two layers of protection with life insurance and Long Term Care



What is Lifetime Life Insurance?

Lifetime Life Insurance is permanent life insurance that complements conventional term life, and can help cover expenses like your mortgage, college education, elder care and more. Your coverage isn't tied to your employment, so you can take it with you if you leave your current employer – and keep it all the way into retirement if you choose.

It also adds a second layer of protection with a Long Term Care (LTC) benefit, which makes your life benefit available sooner if you need long term care.








How much coverage do I get?

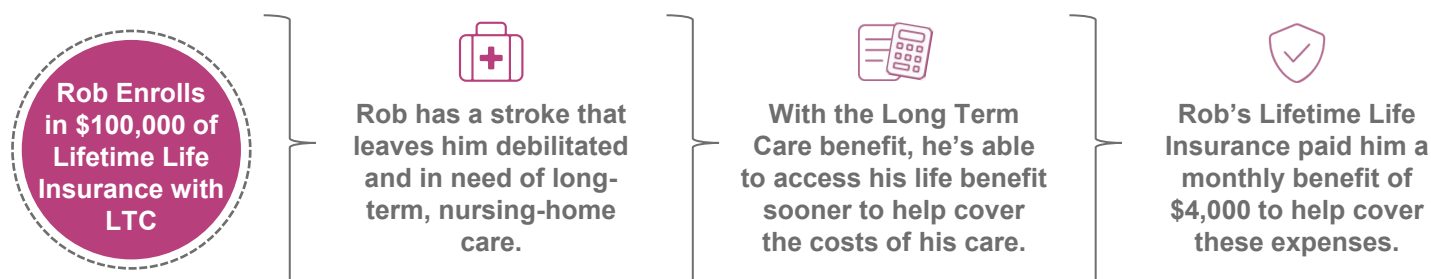
Your employer offers Lifetime Life Insurance with LTC you in the amount of:

	Life Coverage Amount
You	\$5,000 to \$150,000 in \$5,000 increments
Your Spouse	\$5,000 to \$75,000 in \$5,000 increments Coverage cannot exceed 100% of your approved employee Lifetime Insurance amount.
Your Children	\$5,000, \$10,000, \$15,000, \$20,000 or \$25,000 Coverage cannot exceed 100% of your approved employee Lifetime Insurance amount.

Why should I consider Lifetime Life Insurance?

-  It includes an LTC benefit so you can access your life benefit sooner should you need long-term care
-  Your premiums will stay the same for the life of the policy
-  Your coverage is portable – you can choose to take this coverage with you to new jobs and through retirement
-  It offers the opportunity to cover your spouse and children, as well
-  Coverage is guarantee issue

How does Lifetime Life Insurance work?



This is shown for illustrative purposes only. Actual results may vary. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.



How much does it cost?

Employee Lifetime Life Rates	
Age	Monthly rate per \$1,000 of coverage
	Uni-tobacco
16-29	\$0.71
30-39	\$1.11
40-49	\$1.86
50-59	\$3.39
60-69	\$7.43
70-75	\$11.54

The rates are per individual.

Spouse Lifetime Life Rates	
Age	Monthly rate per \$1,000 of coverage
	Uni-tobacco
16-29	\$0.71
30-39	\$1.11
40-49	\$1.86
50-59	\$3.39
60-65	\$5.70

Spouse rates are based on the age and tobacco use of the spouse.

Child Lifetime Life Rates	
Child Age	Monthly rate per \$1,000 of coverage
Under 26	\$0.58

What else is included if I enroll?

Accelerated Benefit for Terminal Illness

This benefit allows you to access up to 75% of your eligible death benefit if you're diagnosed with a terminal illness. This benefit is automatically provided to you when you enroll. Receipt of accelerated benefits may be taxable or may adversely affect your eligibility for Medicaid or other government benefits. You should consult with your personal tax advisor before using this benefit.

Accelerated Death Benefit Rider for Long Term Care

This rider enables you to access a portion of your life insurance benefit if you are chronically ill and receiving qualified long-term care services, such as those provided in home health care or a nursing care facility. You can receive a monthly payment based on a percentage of your life benefit amount, which you can use to help cover the cost of your care. You will have to meet all conditions of the Rider, including satisfying an Elimination Period as shown in the Rider, to be eligible for benefit payments. Your coverage under this Rider also includes:

- **Extension of Accelerated Benefit Payments:** If you qualify for monthly payments under the Rider and have exhausted the accelerated benefit payments, this benefit increases your life insurance amount and extends the monthly accelerated benefit payment(s) based on the provisions in the rider for an additional 25 months. Review the Accelerated Death Benefit Rider for Long-Term Care for complete provisions and conditions for Extension.

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

Bereavement Support, including Funeral Planning & Will Preparation offers an impactful solution to you and your family after the loss of a loved one from planning a funeral to the logistics of winding down an estate. Empathy's bereavement support is also fully accessible to your loved ones, and various family members can share and join your account.

Bereavement Support, including Funeral Planning & Will Preparation services are provided by The Empathy Project, Inc., New York, NY.

Exclusions and limitations

Suicide while sane or insane within two years of the date insurance starts. We will refund to the Beneficiary any Premiums paid instead of paying a death benefit.

The two year period includes the period the employee was continuously covered under the Policy and any previous group term life policy(ies) issued to the Policyholder during the employee's lifetime.

Age reductions

Benefit amount reduces to 50% of original coverage when the employee or spouse reaches the age 70 or after 25 years of paying premiums, whichever occurs later. A vested benefit amount is in force after 10 years of paying premiums, even if lapse occurs.



Questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at (877) 236-7564.

Scan the QR code to visit your Employee Benefits Resource Center to learn more about this benefit and review instructions on how to file a claim after your effective date.

- <https://presents.voya.com/EBRC/CityofAkron>



Premiums for certain riders may not be fixed and may increase over the life of the policy.

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

For employees of City of Akron

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