



## Premier Whole Life Insurance Benefits at a Glance

A convenient, affordable life insurance plan offering financial protection for your loved ones.

For the employees of:

**Baystate Health**

ReliaStar Life Insurance Company, a member of the Voya<sup>®</sup> family of companies.

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## What is Whole Life Insurance?

Whole Life Insurance is an individual life insurance policy that pays a benefit to your beneficiary if you pass away. Your premium payments will stay the same for the life of the policy, as long as you meet the required premium payments. Plus, the policy builds cash value, which you can borrow against. Any unpaid loan would be subtracted from the benefit that is paid to your beneficiary.

Features of Premier Whole Life Insurance include:

- **Flexibility:** After the first policy year, the death benefit may be increased to meet your changing needs.
- **Payroll deduction:** Premiums are paid through convenient payroll deductions.
- **Keep your coverage:** Should you leave your current employer or retire, you can take your coverage with you.

## How can life insurance help?

Below are a few examples of how your life insurance benefit could be used:

- Pay off any remaining medical bills, funeral costs and debts
- Provide ongoing financial support to your family
- Keep your family in your home by paying off the mortgage
- Fund your children's education

## Who is eligible for life insurance?

- **You**— all active employees:
  - All Baystate and Baycare Employees working a minimum of 16 hours per week
  - BVNAH Employees working a minimum of 15 hours per week
- **Your spouse**— 15 through 70 years. Coverage is available as long as the employee is eligible to apply, even if the employee chooses not to do so. If both you and your spouse are employees, you may elect to be covered with an employee or a spouse policy, but not both. Each person can only be covered by one policy.
- **Your child(ren)**— 15 days through 24 years. Coverage is available as long as the employee is eligible to apply, even if the employee chooses not to do so. Coverage is available to children and dependent grandchildren. Each child/grandchild must be equally insured. If both you and your spouse are covered under the policy as an employee, then only one, but not both, may cover the same children under this benefit. If the parent who is covering the children stops being insured as an employee than the other parent may apply for children's coverage.

## What amount of coverage am I eligible for?

- **For you**—Eligible for up to \$500,000 for non-tobacco users and \$250,000 for tobacco users.\*
- **For your spouse**—Eligible for up to \$500,000 for non-tobacco users and \$250,000 for tobacco users.\*
- **For your child(ren) and/or grandchild(ren)**—Eligible for \$12,500; \$15,000; \$20,000; or \$25,000 in coverage.

Note: A state specific life insurance application needs to be completed and submitted for any amount of coverage.

\*Amounts applied for above the issue limits as detailed later in this document may require medical questions and/or underwriting.

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## Meet the Duponts

Miles and Betsy Dupont spent the first 30 years of their lives together building their careers, raising two boys and participating in several community organizations. Throughout it all, they looked forward to the time when they'd retire and spend their golden years traveling the country. The year before they were both set to retire, Betsy was diagnosed with an aggressive and terminal cancer. Fortunately for the Duponts, Miles had purchased Premier Whole Life Insurance coverage years ago. After Betsy passed, Miles was able to use the life insurance benefit to cover Betsy's funeral expenses and pay off the remaining mortgage. This allowed him to buy the RV they'd always dreamed of. There was even enough left over to help pay for his first few months of travel, something that he knew Betsy would have wanted him to do.

### Benefits paid by the Duponts' life insurance benefit:

\$35,000	Total Life Insurance Benefit
-\$8,000	Funeral Costs
-\$24,000	Remaining Mortgage
\$3,000	Put towards his first few months of traveling

The amounts shown are only examples. Actual costs/results may vary. Benefit amount assumes a \$35,000 life insurance policy.

### What does my life insurance include?

Your employer's Premier Whole Life Insurance offering includes the following optional benefits. There is some variation by state. For a list of standard exclusions and limitation, go to the end of this document. See the Certificate for a complete list of available benefits, along with applicable provisions, exclusions and limitations.

- **Accelerated Benefit:** Upon diagnosis of a terminal illness, you can access up to 50% of the life insurance death benefit while you are still living.
  - Proceeds paid as a one-time, lump-sum payment.
  - As long as the policy's death benefit is at least \$20,000, any employee, spouse and/or child/grandchild who is eligible for the life insurance policy is eligible.
- **Waiver of Premium Benefit:** If you become totally disabled for four consecutive months, this benefit allows you to keep your life insurance coverage, while waiving the monthly premiums of the base policy and any benefits.
  - Employees under 56 years old who are eligible for the life insurance policy are eligible.
- **Children's Term Insurance Benefit:** This benefit offers a fixed amount of term life insurance coverage, and guaranteed issue coverage with one premium rate for all eligible, unmarried, dependent children ages 15 days through 24 years.
  - Coverage up to \$10,000 is available.
  - Features a conversion privilege that allows coverage to be maintained through the balance of the insured's life.

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## Do I need to answer any health questions?

- For you – If you are under age 50, you may elect up to \$125,000 without answering health questions. If you are age 51 through age 65, you may elect up to \$50,000 without answering health questions. If you are age 66 through age 70, you may elect up to \$25,000 with some health questions for coverage.
- For your spouse\*—You may elect the greater of \$5 per week or \$5,000 of life insurance on your spouse through age 65 with some health questions. Spouses age 66 through 70 will need to answer health questions and be fully underwritten for any amount of coverage.
- For your children—You may elect \$12,500, \$15,000, 20,000, or \$25,000 of life insurance on your children with some health questions.
- Amounts applied for above the guaranteed and simplified contingent issue limits will require additional underwriting.

## Exclusions and Limitations\*

Life insurance coverage has a two-year suicide exclusion from the effective date of coverage or an increase in coverage. AD&D benefits are not payable for any loss caused or contributed to by any of the following:

- Suicide or attempted suicide, or intentionally self-inflicted injury, regardless of mental capacity.
- Disease or illness of mind or body, or medical and surgical treatment for such disease or infirmity.
- An infection, other than an infection that is a direct result or consequence of an accidental injury.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Accidental injury that occurs while on full-time active duty as a member of the armed forces of any country or subdivision thereof. We will refund, upon written notice of such service, any premium that has been accepted under the benefit for any period not covered as a result of this exclusion.
- Active participation in a riot, insurrection or terrorist activity.
- Committing or attempting to commit a felony.
- Participation in an illegal occupation or activity.
- Intoxication as defined by the jurisdiction where the accident occurred.
- Voluntary intake or use by any means of any drug, other than those prescribed or administered by a doctor and taken in accordance with the doctor's instructions or an over-the-counter drug taken in accordance with the manufacturer's instructions.
- Voluntary intake or use by any means of poison, gas or fumes, unless a direct result of an occupational accident.
- Travel in or descent from an aircraft, if the covered person acted in a capacity other than as a passenger.

Benefits are also not payable for loss caused or contributed to by a covered person's accidental injury that occurs while the covered person is incarcerated.

\* Exclusions may vary by state. Refer to your policy and any riders for the list of exclusions on your coverage.

## Who do I contact with questions?

For more information, please call the Mercer Health & Benefits Customer Service Team at (855) 290-5661 between the hours of 8:30 am – 6:00 pm ET.

This is a summary of benefits only and not a contract. Read your policy and riders carefully for exact terms and conditions. This policy has exclusions and terms under which the policy may be continued in force or discontinued. This product is issued and underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies. Home and administrative offices: Minneapolis, MN. Voya Employee Benefits is a division of ReliaStar Life Insurance Company. Policy Form #RL-WL2-POL-07; ADB Rider Form #NP-B-ORD-ADB-93-R; CTR Rider Form #RL-WL2-CTR-0; WOP Rider Form #NP-B-ORD-WOP-93-R; and WL Rider Form #RL-WL2-WLR-07; Form numbers, availability and provisions may vary by state.

CN1124-19867-1116  
Baystate Health, Date Prepared: 07/20/2017  
172506-12/18/2015

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