

Group Term Life and Critical Illness Benefits Enrollment Education



Insurance is offered by Voya Employee Benefits and is underwritten by [ReliaStar Life Insurance Company, a member of the Voya® family of companies. For specific pricing, provisions, and benefit options please refer to your enrollment materials available from your employer.

1294395

175091-08152020

ReliaStar Life Insurance Company, a member of the Voya® family of companies

PLAN | INVEST | PROTECT



A little bit about Voya...



One of the World's Most Admired Companies



One of the World's Most Ethical Companies® for the seventh consecutive year



One of Mogul's Top 1,000 Companies Worldwide for Millennial Women



Named a Best Place to Work for Disability Inclusion



Forbes' World's Best Employers list



Certified as a Great Place to Work®



Member of the 2020 Bloomberg Gender-Equality Index



2019 Employee Giving Campaign

Raised money every year with the Annual Employee Giving Campaign.



Fortune 500 list
Ranked No. 353



2018 Green Power Partnership list
Ranked No. 38



Best Places to Work for LGBTQ Equality for the 15th consecutive year



Finalist for ESPN's Corporate Community Impact Award

ReliaStar Life Insurance Company, a member of the Voya® family of companies

PLAN | INVEST | PROTECT



Life Insurance

For Broker and Employer Use Only.

1294434

175093-08152020

ReliaStar Life Insurance Company, a member of the Voya® family of companies

PLAN | INVEST | PROTECT



Group Term Life Insurance made simple

What is Group Term Life Insurance?

- Offered by your employer
- Pays a benefit to your beneficiary if you pass away during a specific period of time (known as a "term")
- Your employer offers Basic Life Insurance and Accidental Death and Dismemberment Insurance, which is the amount they provide at no cost to you
- You also have the option to elect additional coverage called Supplemental Life Insurance
- **Accidental Death and Dismemberment (AD&D) Insurance**
 - Pays a benefit to you or your beneficiary, separate from the life insurance benefit, if you are severely injured or die due to a covered accident
- **Accidental Death Insurance**
 - Pays a benefit to you or your beneficiary, separate from the life insurance benefit, if you die because of a covered accident

Features:

- Basic Life & AD&D
- Supplemental Life & AD&D
- Spouse & Child Life Insurance

Why do I need life insurance?

Life insurance can be used to:

- Pay off 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 child's education



ReliaStar Life Insurance Company, a member of the Voya® family of companies

PLAN | INVEST | PROTECT

VOYA[®]
FINANCIAL

Life/Accidental Death & Dismemberment Insurance Benefits –Employer Paid

For you

- **Employer Paid:**

Class 1: \$15,000 Basic Life and AD&D

Class 2: \$18,000 Basic Life and AD&D

Class 3: \$50,000 Basic Life and AD&D

For your spouse*

- **Employer Paid Spouse Life:**

Class 1: \$5,000 Basic Life

Class 2: \$2,000 Basic Life

Class 3: \$2,000 Basic Life

For your children*

- **Employer Paid Child Life:**

Class 1: \$5,000 Basic Life

Class 2: \$2,000 Basic Life

Class 3: \$2,000 Basic Life

*Spouse” also includes domestic partners or civil union partners as defined by the group policy. Unmarried Children up to age 26.

Class 1 -Employees covered by bargaining units 005 or 008; Special District Employees at Elk Grove/Cosumnes Cemetery; Special District Non-Management Employees at SETA.

Class 2 -Employees covered by bargaining units: 001, 002, 003, 004, 006, 007, 010, 013, 014, 016, 017, 018, 019, 022, 023, 025, 026, 028, 030, 031, 034, or 080; Special District Non-Management Employees at Mission Oaks Park; Special District Non-Management Employees at Orangevale Rec. Park; Special District Employees at Sunrise Park; Special District Non-Management Employees at Carmichael Park.

Class 3 -Management Employees covered by bargaining units: 020, 021, 024, 027, 029, 032, 033, 050, or Elected Officials; Special District Employees at SACOG; Special District Management Employees at SETA; Special District Management Employees at Carmichael Park; Special District Management Employees at Mission Oaks Park; Special District Management Employees at Orangevale Rec. Park; Special District Management Employees classified as Elected Officials.

ReliaStar Life Insurance Company, a member of the Voya® family of companies

PLAN | INVEST | PROTECT



Life/Accidental Death & Dismemberment Insurance Benefits - Employee Paid

For you

- **Employee Paid Supplemental Life Coverage Amount:** You have the opportunity to elect between 1 to 7 times basic annual earnings to a maximum of \$1,000,000.
- **Guaranteed Issue Limit:** EOI is not required to elect an increase of 1 times your salary, not to exceed 5 times annual earnings or \$600,000, whichever is less (if currently enrolled). EOI is required for any elected increase over 1 times your salary.

For your spouse*

- **Employee Paid Supplemental Spouse Life:** You have the opportunity to purchase an additional Supplemental Spouse Life Benefit of \$10,000 to a maximum of \$250,000.
- **Guaranteed Issue Limit:** EOI is required for any amount exceeding \$30,000 or 1 plan increment of 10,000, whichever is less.

For your children*

- **Employee Paid Supplemental Child Life:** You have the opportunity to purchase an additional Supplemental Child Life Benefit of \$15,000. EOI is not required for any amount up to the maximum benefit offered of \$15,000.

* "Spouse" also includes domestic partners or civil union partners as defined by the group policy. Unmarried Children up to age 26.

Guaranteed-Issue Limit and Evidence of Insurability

The guaranteed-issue limit is the amount that's available during this enrollment period without providing evidence of insurability (EOI). To get coverage beyond this limit or add/increase coverage after this enrollment period, you'll need to complete the EOI form for all applicable family members. This form includes questions about current and past health conditions. The insurer may request additional information before approving or denying coverage. When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.

Life/AD&D Portability and Conversion Management

- *There is portability for both the employee basic and supplemental life plans.*
- The premium rates for ported coverage are the same as the active premium rates.
- Conversion is to an individual whole life policy which will have individually age based premium rates.

PORTABILITY – the employee pays the same life insurance premium rates as active employees for the coverage they choose to continue on direct bill when they terminate employment or retire.

Life/AD& D—The maximum amount you can port is

The lesser of 5 times your Basic Yearly Earnings or \$750,000 total Employee Life Insurance

\$250,000 total Employee Life Insurance

\$50,000 of Employee Basic AD&D insurance, not to exceed the amount of Employee Basic Life ported

\$255,000 total Spouse Life Insurance, not to exceed the amount of Employee Life ported

\$20,000 total Children's Life Insurance, not to exceed the total amount of Employee Life ported

CONVERSION - the employee/dependent converts to a whole life policy due to loss of eligibility. Converted coverage will not terminate except for non-payment of premium.

A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders.

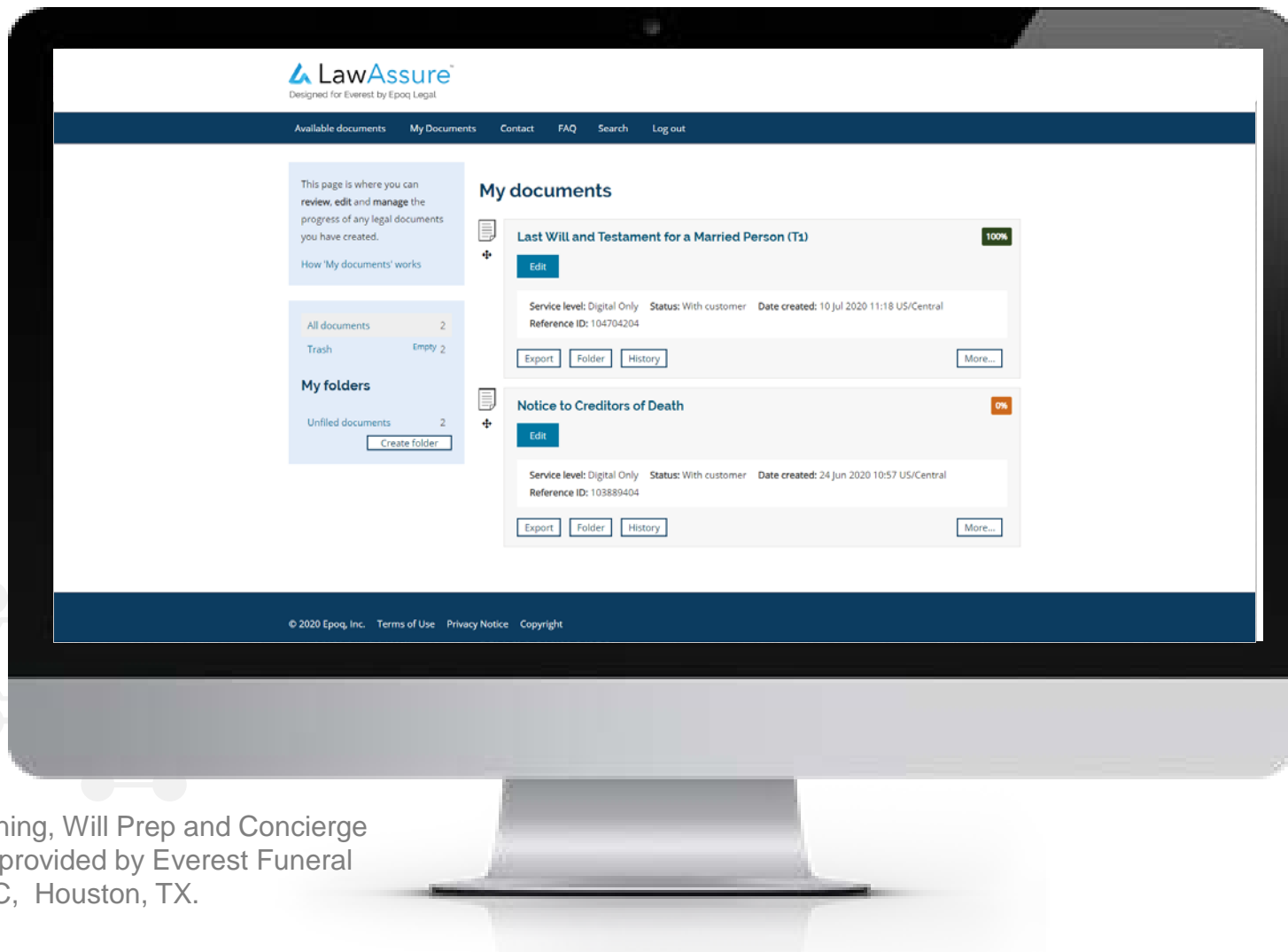


Funeral Planning, Will Prep and Concierge Service

PRE-PLANNING SERVICES	AT-NEED SERVICES
<ul style="list-style-type: none">• PriceFinderSM Research Reports – Detailed, local funeral home price comparisons• Online planning tools• Will Prep – easily create customized legal documents	<ul style="list-style-type: none">• 24/7 advisor assistance to discuss funeral planning issues• Expedited life insurance claim process – 2 business days (with funeral director's Statement of Death)

Funeral Planning, Will Prep and Concierge Services are provided by Everest Funeral Package, LLC, Houston, TX.

Will Prep service is a click away



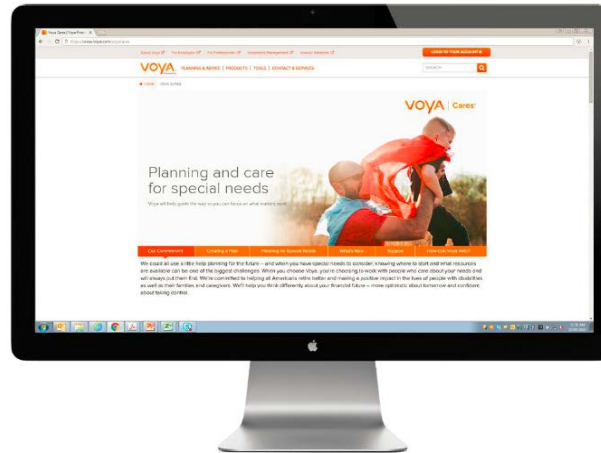
Funeral Planning, Will Prep and Concierge Services are provided by Everest Funeral Package, LLC, Houston, TX.

Holistic support for employers & employees



Education

- Case studies
- Articles & white papers
- Community support



www.Voyacares.com



Guidance

- Planning resources
- Checklists & action plans
- Key considerations



Employee Financial
Wellness



Retirement readiness

Help promote



Engagement and productivity



Employee
retention

Voya Cares is not insurance coverage. It is a service offered through the Voya family of companies.

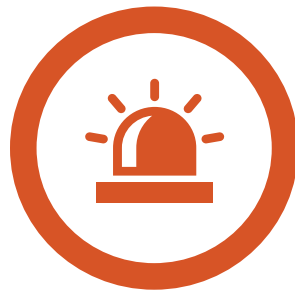


Voya Travel Assistance



Pre-trip information

- Passport requirements
- Immunization
- Exchange rates



Emergency services

- Translation services
- Emergency travel arrangements
- Legal assistance



Medical assistance

- Physician referral
- Rx/eyeglass replacement
- Coordination of ER medical services



Emergency Transportation

- Repatriation
- Return of vehicle/travel companion
- Visit of family member/friend

Voya Travel Assistance services are provided by Europ Assistance USA, Bethesda, MD.

Critical Illness Insurance

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. Critical Illness Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form #RL-CI4-POL-16; Certificate form #RL-CI4-CERT-16; Spouse Critical Illness Rider form #RL-CI4-SPR-16; Children's Critical Illness Rider form #RL-CI4-CHR-16; Wellness Benefit Rider form #RL-CI4-WELL-16; Waiver of Premium Rider form #RL-CI4-WOP-16. Form numbers, provisions and availability may vary by state.

Comp CI 2 only. ©2020 Voya Services Company. All rights reserved. 1318032
175091-09152020

ReliaStar Life Insurance Company, a member of the Voya® family of companies

PLAN | INVEST | PROTECT



Critical Illness Insurance

How can the benefits help?



Your Critical Illness benefit can be used for any purpose, such as:

- Lost time from work
- Mortgage/rent/utilities
- Co-pays/deductibles/coinsurance
- Home health care costs
- Childcare expenses

This is a limited benefit policy. This is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Critical Illness insurance may be subject to pre-existing conditions. See the certificate of insurance any riders for a complete list of available benefits, along with applicable provisions, exclusions and limitations.

ReliaStar Life Insurance Company, a member of the Voya® family of companies

PLAN | INVEST | PROTECT





What benefits are available?

Benefits are paid at 100% of the Maximum Critical Illness Benefit amount unless otherwise stated – below are a few of the covered benefits under this plan

Heart attack*

Stroke

Coronary artery bypass (25%)

Coma

Loss of sight, hearing or speech

Cancer

Carcinoma in situ (25%)

Skin cancer (10%)

Multiple sclerosis

**Amyotrophic lateral
sclerosis (ALS)**

**Advanced dementia,
including**

Alzheimer's disease

For a complete description of your benefits, along with applicable provisions, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders

*Cardiac arrest is not a heart attack

What Critical Illness Benefit am I eligible for?

For you

- **Employee Paid/Supplemental:** You have the opportunity to purchase a Critical Illness Benefit of \$10,000 - \$60,000, in \$10,000 increments

For your spouse*

- **Spouse Paid/Supplemental:** You have the opportunity to purchase a Critical Illness Benefit for your spouse of \$5,000 - \$30,000, in \$5,000 increments

For your children*

- **Child Paid/Supplemental:** Choice of \$2,500, \$5,000, \$7,500, \$10,000, \$12,500 or \$15,000

*"Spouse" also includes domestic partners or civil union partners as defined by the group policy. Unmarried Children up to age 26.

Accident coverage is portable: Ongoing coverage available if employees retire or change jobs. Voya will send the portability paperwork to terminated employees on behalf of County of Sacramento.

Example

Patrick had become a little inactive at his desk job and suffered an unexpected heart attack at age 39. He missed a month of work.



Out-of-pocket medical expenses & co-pays:	\$5,000*
Mortgage:	\$2,500
Food/utilities:	\$1,500
Car payment and insurance:	\$950
Misc. living expenses:	\$500
Total out-of-pocket expenses:	\$10,450
Total benefit paid under policy:	\$10,000**

The amounts shown are for illustrative purposes only. Actual costs/results may vary. The benefit amount assumes a Maximum Critical Illness Benefit in the amount as shown. Your employer may offer/provide different amounts or options.

Questions?

Enrollment instructions will be provided by your employer.

If you have additional questions before you enroll:

- Call Voya Employee Benefits Customer Service at (877) 236-7564
- Log on to the Voya County of Sacramento Employee Benefit Resource Center
<https://presents.voya.com/EBRC/saccounty>
- Contact the Employee Benefits Office by calling 916-874-2020 or emailing MyBenefits@saccounty.net