

Group Term Life Insurance

Explore Your Benefits & Costs



Group Name: Board of Public Utilities of the City of
Kansas City, Kansas
Group Number: 633712

You're committed to caring for your loved ones for a lifetime. If the future doesn't go the way you planned, Group Term Life Insurance can help. After a death, it provides a benefit payment that can be used for funeral expenses, co-signed loan debt, future education, or whatever your beneficiaries would like.

This document includes expanded information about Group Term Life Insurance, such as how much it will cost, details about what's covered and what's excluded, and more. As you explore, keep in mind:



No medical questions or tests
are required for basic
coverage*



Payroll deduction means you don't
have to worry about another bill



Keep your coverage even if you
leave your employer

It's difficult to think about loss, but important to be prepared for the unexpected. The Group Term Life Insurance available through your employer is a simple way to stay covered in the coming year.

*If you choose coverage beyond the basic amount, you may need to answer questions about current and past health conditions and receive approval from the insurer. Learn more in the "Guaranteed Issue/Evidence of Insurability" section that follows.

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

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Add supplemental coverage based on your needs

With Group Term Life Insurance, beneficiaries will receive a benefit payment if you or a covered person pass away during the “term” (your employer’s benefit year).

When you enroll, you’ll have the opportunity to choose up to the following amount(s):



Not sure how much you need? Try the Life Insurance Calculator at go.voya.com/lifecalc to learn more.

	Coverage Amount	Guaranteed Issue Limit
 For you	\$20,000 to \$500,000 in increments of \$10,000, not to exceed 5 times your Basic Yearly Earnings	\$100,000
 Your spouse	\$20,000 to \$500,000, in increments of \$10,000	\$20,000.
 Your child(ren)*	14 days to 6 months - 10% of the elected amount. 6 months to 25 years - \$5,000 or \$10,000	\$10,000

*Children- 6 months to 19 years or student dependent 19 but less than 25

Guaranteed-Issue Limit and Evidence of Insurability

The guaranteed-issue limit is the amount that’s available to new hires 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.

Age reductions

Benefit amount reduces to 65% of original coverage when the employee reaches age 70; 50% at age 75+ Premium amounts are also reduced accordingly, and automatically adjusted for the new benefit amount(s).

How much does it cost?

The cost of Group Term Life Insurance varies depending on the coverage amount you select. Use table below to calculate monthly premium amounts.

Rates shown are guaranteed until 07/01/2026

Employee and Spouse Supplemental Life Insurance Rates	
Employee or Spouse Age	Monthly rate per \$1,000 of coverage
Under 25	\$0.06
25-29	\$0.07
30-34	\$0.10
35-39	\$0.12
40-44	\$0.18
45-49	\$0.29
50-54	\$0.52
55-59	\$0.83
60-64	\$1.27
65-69	\$2.46
70 +	\$3.99
The rates are per individual.	

What else is included?



**receive a
portion of
the benefit
early**

Accelerated Death Benefit

If you are diagnosed with a terminal illness with a limited life expectancy, 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 aren't working because you are totally disabled, Waiver of Premium allows you to keep your Group Term Life Supplemental coverage for a period of time without paying premiums.



keep coverage if employment ends

Continue or convert coverage

If your employment ends or you no longer meet your employer's eligibility criteria, you may have the option to continue coverage by paying premiums directly to the insurance company. You may also have the option to convert coverage into an individual Whole Life Insurance policy. Coverage for your spouse or children is also available.

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



Ready to Enroll?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call Voya Employee Benefits Customer Service at (800) 955-7736

Exclusions and limitations

Supplemental Life Insurance coverages have a two-year suicide exclusion from the effective date of coverage or an increase in coverage.

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).

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