



Premier Whole Life Insurance Enrollment at a Glance

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

For the employees of Southeastern Freight Lines



ReliaStar Life Insurance Company, a member of the Voya® 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**— 15 through 70 years. All benefit eligible employees.
- **Your spouse**— 15 through 70 years. Employee coverage is not required in order to enroll coverage for your spouse. 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 children**— 15 days through 24 years. Employee coverage is not required in order to enroll coverage for your children. 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 and do I need to answer any health questions?

Coverage is available on a guaranteed issue basis, meaning there are no health questions you need to answer. You also do not need to answer health questions on your spouse and/or children.

- **For you**—Eligible for \$10,000 - \$100,000* in \$10,000 increments without answering health questions.
- **For your spouse**—Eligible for \$10,000, \$20,000 or \$30,000* without answering health questions.
- **For your children and/or grandchildren**—Eligible for \$25,000 in coverage of life insurance on your children without answering health questions.

*Previously eligible employees and spouses may apply for \$10,000 without answering health questions. Employees and spouses with existing coverage may increase \$10,000 without answering health questions.

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

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What optional benefits are available?

Your employer's Premier Whole Life Insurance offering includes the following optional benefits. Availability and provisions may vary by state. See your policy and any riders for a complete list of available benefits, along with applicable provisions, exclusions and limitations.

- **Accelerated Death Benefit*** provides you with access to your death benefit in the event you are diagnosed with a terminal illness or serious illness or injury.
 - The policy death benefit is reduced by the amount of the accelerated death benefit.
- **Accidental Death Benefit:** If you die in a covered accident, an additional benefit equal to the base policy face amount, up to \$100,000, is payable to your designated beneficiary.
 - Coverage is available for eligible employees and spouses age 15 through 60 years.
 - This rider terminates on the policy anniversary following age 65.

*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.

Exclusions and Limitations*

Life insurance coverage has a two-year suicide exclusion from the effective date of coverage or an increase in coverage.

*Exclusions and limitations may vary by state. Read your policy and riders carefully for exact terms, conditions, exclusions and limitations.



Questions?

Where do I get more information?

For more information, please call your SEFL Benefits Enrollment Center # at 1-855-576-9984.
Or go to <https://presents.voya.com/EBRC/SEFL>

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 (Minneapolis, MN), a member of the Voya® family of companies. Voya Employee Benefits is a division of ReliaStar Life Insurance Company. Policy Form #RL-WL2-POL-07; ABR Rider Form #NP-B-ORD-AB-04-R; ADB Rider Form #NP-B-ORD-ADB-93-R; WL Rider Form #RL-WL2-WLR-07. Form numbers, availability and provisions may vary by state.

EB1029-46004-1019

Southeastern Freight Lines, Inc. Group #716260, Date Prepared: 08/16/2023

203619-11152018

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