

ING Supplemental Term Life Insurance Plan

Effective Date: July 1, 2015 (pending underwriting approval)

Supplemental Employee Life Insurance

Your employer-sponsored basic life coverage provides important protection for you, but you may need to add to that protection. You can at low group rates and through convenient payroll deductions.

To help meet this need, you have the opportunity to elect Supplemental group life insurance under the Supplemental portion of your plan to go along with any personal insurance coverage you may have.

Accidental Death And Dismemberment

If elected, benefits under this coverage are payable in amounts equal to the Supplemental Life coverage, up to \$250,000.

Features

The plan features easy eligibility and simple enrollment procedures. AND...there is no need for a medical exam if you sign up when first eligible up to the guaranteed issued amount. Furthermore, automatic payroll deductions simplify paperwork. This means less bookkeeping for you and no worries about a lapse in coverage due to missed payments.

Low Cost

Your cost is lower than for comparable insurance on an individual basis due to the “wholesale” economies inherent in group insurance.

Additionally, your employer absorbs the cost of administering the plan which is underwritten by ReliaStar - a leader in the field of group coverage.

Eligibility

You will be eligible for this plan if you are a full-time active employee.

Enrollment

Enrollment is simple - just fill out the election card provided by your employer. Make sure you supply all the required information and return the form where you work. That's all. You will be notified as to when coverage starts.

Beneficiary

You have the right to designate the beneficiary of your choice, other than your employer, under employee coverage. You are automatically the beneficiary under Dependent Life.

When Insurance Starts

Your Insurance Starts On the Latest of the Following Dates:

- The date you become eligible.
- The date you apply for insurance, if you have to pay any part of the premium.
- The date ReliaStar Life approves your proof of good health, if proof is required.

Your Dependents Insurance Starts On the Latest of the Following Dates:

- The date you become eligible for Dependent's Insurance.
- The date of your dependent's final discharge from any facility for care and treatment of sickness or accidental injury, for any dependent, other than a newborn, who is confined in such facility on the date your dependent's insurance starts.

If you acquire a new dependent and additional premium is required, you must apply within 31 days of acquiring the new dependent. If you acquire a new dependent while insured for Dependent's Insurance, and no additional premium is required, you should complete an enrollment form. A newborn child will be covered from the date of eligibility. A foster or adopted child will be covered from the date of placement in the home.

Eligible employees and dependents who do not apply for coverage within 31 days of becoming eligible under the plan must submit proof of good health and ReliaStar must approve it. Increases in existing coverage also require proof of good health.

Reductions At Age 70 & Over

Supplemental Employee Life will reduce to the following:

- From your 65th birthday to age 70, ReliaStar Life pays 65%
- From your 70th birthday to age 75, ReliaStar Life pays 50%
- From your 75th birthday and after, ReliaStar Life pays 30%

For your spouse, from the 65th birthday to age 70, ReliaStar Life will pay 65%. Spouse coverage terminates at age 70.

Termination Of Coverage

All insurance under this plan will terminate upon the earlier of retirement, termination of employment, when the plan ceases or when you withdraw from the plan.

Disability

If you become totally disabled prior to age 60, the amount of life insurance will be continued without payment of premium provided

evidence of disability is submitted annually. This life insurance coverage will continue without the payment of premium until you are no longer Totally Disabled or reach age 70, whichever occurs first.

Conversion

If your employment terminates while you are covered under the plan, you may purchase without medical evidence of insurability, any individual insurance policy, except a term policy, then issued by ReliaStar in any amount up to the amount of your coverage in effect on your date of termination. You must apply for this policy within 31 days after the date your coverage terminates. This privilege applies to Supplemental Employee Life Insurance and Dependent Life Insurance as well as the Basic Employee Life Insurance.

Portability

Portability means you have the option to continue your Supplemental Life Insurance if certain conditions are met. You must elect portability before you reach age 70 for Supplemental Life Insurance. To continue your insurance, you must elect portability within 31 days of the date your Supplemental Life Insurance terminates due to the following:

- You retire or terminate employment with the Policyholder, if coverage is in effect for active employees under the Group Policy; or
- The Policyholder terminates coverage for active employees under the Group Policy and does not replace it with a similar life insurance plan; or
- You are no longer eligible for insurance under the Group Policy; or
- All other continuation under the Group Policy ends.

In all cases, you must pay premiums directly to ReliaStar Life beginning on the first day of the month following the date you elect portability.

Accelerated Death Benefit

ReliaStar has included an Accelerated Benefit Option as part of your group life benefits. Under this option, if you are diagnosed as having a terminal illness with less than 6 months to live, you may be eligible to receive a benefit equal to 50% of your amount of Supplemental Life Insurance or \$100,000, whichever is less. You must have at least \$10,000 in Life Insurance coverage in force to qualify for this benefit.

Suicide Exclusion

No supplemental Employee Life Benefits are payable if you commit suicide within two years from the effective date of the coverage. This exclusion also applies to Supplemental Dependent Life Benefits.

Group Policy And Certificate

The insurance briefly described in this folder is subject to the terms and conditions of the Group Policy issued by ReliaStar Life Insurance Company. If you become insured, you will receive a certificate outlining your benefits under this policy.

Claims Procedure

Claim forms needed to file for benefits under the group insurance plan can be obtained from your employer who will also be ready to answer questions about the insurance benefits and to assist in filing claims. The instructions on the claim form should be followed carefully. This will expedite the processing of the claim. Be sure all questions are answered fully. If there is any question about a claim payment, an explanation can be requested from your employer, who is usually able to provide the necessary information.

This insurance is underwritten by ReliaStar Life Insurance Company. This is a summary of benefits only. A complete description of benefits and limitations will be provided in the certificate of coverage or policy.

Schedule Of Benefits

Supplemental Employee Life & AD&D Insurance

- Your choice of \$10,000 to a maximum of \$250,000.
- To be eligible for amounts over \$70,000 you must furnish medical evidence of insurability satisfactory to ReliaStar Life Insurance Company.
- Accidental Death and Dismemberment coverage is available in amounts equal to Supplemental Life coverage, up to \$250,000.
- Coverage ends at age 70 for terminated employees who have continued their coverage.

Supplemental Spouse & AD&D Insurance (Spouse coverage ends at 70)

- Your spouse must be at least 18 years of age and under 60 on the date of the application.
- Your spouse may choose amounts of \$10,000 to a maximum of \$250,000 in increments of \$10,000.
- Amounts over \$20,000 will require medical evidence of insurability satisfactory to ReliaStar Life Insurance Company.
- Accidental Death and Dismemberment coverage is available in amounts equal to Supplemental Life coverage, up to \$250,000.

Child(ren) Supplemental Term Life Insurance

- \$5,000 or \$10,000 coverage (per child, no matter how many)
- Coverage is from 15 days to age 19, or through age 24 if the child is a full-time registered student.

In order to enroll your dependents, you must elect employee coverage.

Employee & Spouse Supplemental Term Life Monthly Rates (Without Accidental Death & Dismemberment)

	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000
Under 30	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30
30-34	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50	\$6.60	\$7.70
35-39	\$1.40	\$2.80	\$4.20	\$5.60	\$7.00	\$8.40	\$9.80
40-44	\$2.50	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00	\$17.50
45-49	\$4.20	\$8.40	\$12.60	\$16.80	\$21.00	\$25.20	\$29.40
50-54	\$6.80	\$13.60	\$20.40	\$27.20	\$34.00	\$40.80	\$47.60
55-59	\$10.60	\$21.20	\$31.80	\$42.40	\$53.00	\$63.60	\$74.20
60-64	\$16.60	\$33.20	\$49.80	\$66.40	\$83.00	\$99.60	\$116.20
65-69	\$29.80	\$59.60	\$89.40	\$119.20	\$149.00	\$178.80	\$208.60
70+	\$53.30	\$106.60	\$159.90	\$213.20	\$266.50	\$319.80	\$373.10

	\$80,000	\$90,000	\$100,000	\$150,000	\$200,000	\$250,000
Under 30	\$7.20	\$8.10	\$9.00	\$13.50	\$18.00	\$22.50
30-34	\$8.80	\$9.90	\$11.00	\$16.50	\$22.00	\$27.50
35-39	\$11.20	\$12.60	\$14.00	\$21.00	\$28.00	\$35.00
40-44	\$20.00	\$22.50	\$25.00	\$37.50	\$50.00	\$62.50
45-49	\$33.60	\$37.80	\$42.00	\$63.00	\$84.00	\$105.00
50-54	\$54.40	\$61.20	\$68.00	\$102.00	\$136.00	\$170.00
55-59	\$84.80	\$95.40	\$106.00	\$159.00	\$212.00	\$265.00
60-64	\$132.80	\$149.40	\$166.00	\$249.00	\$332.00	\$415.00
65-59	\$238.40	\$268.20	\$298.00	\$447.00	\$596.00	\$745.00
70+	\$426.40	\$479.70	\$533.00	\$799.50	\$1,066.00	\$1,332.50

Accidental Death & Dismemberment (AD&D)

Cost is \$.05 per each \$1000 in coverage. You may opt to take the coverage on yourself and or spouse. The AD&D amount must equal the Supplemental Life amount chosen.

\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000
\$0.50	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50

\$80,000	\$90,000	\$100,000	\$150,000	\$200,000	\$250,000
\$4.00	\$4.50	\$5.00	\$7.50	\$10.00	\$12.50

***If elected, the AD&D cost must be added to the Supplemental Life cost.**

Child(ren) Monthly Rates

<i>Coverage Amount</i>	<i>Payroll Deduction</i>
<i>\$5,000</i>	<i>\$1.35</i>
<i>\$10,000</i>	<i>\$2.70</i>

Plan Administrator

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