

Enrollment at a Glance

A Guide to Your Plan Basics



Fond du Lac Reservation

**Taking advantage of insurance offered at the workplace just makes sense.
It's easy, affordable and guaranteed!**

Group Life Insurance and Accidental Death and Dismemberment Insurance (AD&D)

Your employer provides you with Basic Life Insurance coverage and Accidental Death and Dismemberment Insurance in the amount of \$25,000.

Supplemental Term Life Insurance Coverage Options	
For You	\$25,000 to \$200,000 in \$25,000 increments.
For Your Dependent Spouse	\$25,000 to \$100,000 in \$25,000 increments. Spouse coverage is limited to 100% of the employee's Supplemental Life coverage amount.
For Your Dependent Children	\$5,000 or \$10,000 on your children age 6 months but less than 19 years and full-time students less than 23 years. Children age 14 days but less than 6 months are covered for 10 percent of the elected amount.

Supplemental Accidental Death and Dismemberment (AD&D) Coverage Options	
For You	\$25,000 to \$200,000 in \$25,000 increments. This coverage may be purchased only if you elect Employee Supplemental Life Insurance. You may also elect AD&D coverage equal to the amount of Employee Supplemental Life Insurance.
AD&D coverage has exclusions that are described in the certificate of coverage. AD&D Coverage is not available for Dependent Spouse and Dependent Children.	



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Employee Supplemental Life Insurance	
Eligibility	All active employees working 30+ hours per week.
Coverage Available without Health Questions	The first \$50,000 of coverage (\$25,000 if you are age 60 or older) is offered to you without having to answer questions related to your health if you elect it during this enrollment period.
Proof of Good Health	Proof of good health is required if you are applying for more than \$50,000 the guarantee issue (GI) limit.
Age Reductions	Benefit amounts reduce to 65% of original coverage at age 65, and to 50% of original coverage at age 70, and to 30% of original coverage at age 75.

Dependent Spouse Supplemental Life Insurance	
If you are covered for Supplemental Life, you may apply for Dependent Spouse Life coverage.	
Coverage Available without Health Questions	If you are less than age 60, the first \$25,000 of coverage is offered without having to answer questions related to your Dependent Spouse's health if elected during this enrollment period.
Proof of Good Health	If you are less than age 60, proof of good health is required if you are applying for more than \$25,000 the guarantee issue (GI) limit. If you are older than age 60, proof of good health is required if you are applying for coverage.
Age Reductions	Benefit amounts reduce to 65% of original coverage at employee's age 65, and to 50% of original coverage at employee's age 70, and to 30% of original coverage at employee's age 75.



Employee and Spouse Supplemental Life Insurance Rates		
Monthly Cost Per \$1,000 of Coverage		
Your Age	Non-Tobacco User	Tobacco User
Under 30	\$0.08	\$0.10
30-34	\$0.11	\$0.14
35-39	\$0.15	\$0.19
40-44	\$0.23	\$0.30
45-49	\$0.34	\$0.44
50-54	\$0.59	\$0.83
55-59	\$0.98	\$1.47
60-64	\$1.51	\$2.42
65-69	\$2.90	\$4.93
70 +	\$4.71	\$9.42

Employee Supplemental Accidental Death and Dismemberment (AD&D)	
Monthly Cost per \$1,000 of Coverage	\$0.04

Dependent Children Supplemental Life Insurance	
If you are covered for Supplemental Life, you may apply for Dependent Children Life coverage.	
Coverage Levels	Your Monthly Cost
\$5,000 each child	\$1.00
\$10,000 each child	\$2.00

- You have two options available for your Dependent Children.
- The amount of coverage elected is for *all eligible children* for one low payroll deduction.
- During this enrollment period, you can elect total Dependent Children Life Insurance coverage up to \$10,000 without proof of good health.
- If you apply for Dependent Children Life after this enrollment period, then you must provide Proof of Good Health on your children subject to approval by ReliaStar Life.
- Contact your employer if you have questions about the definition of "child" for your plan.



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Life Insurance Premium Calculator

Use the table below to calculate you or your spouse's premium based on the amount of life insurance you plan to elect. The cost is calculated based on the age of employee as of 01/01/11.

Employee Supplemental Life Coverage Table

Select the total amount of Employee Supplemental Life coverage you want and divide by 1,000 <i>Example: For \$100,000 of coverage enter \$100</i>	\$ _____ (a)
Enter the rate from the Life table (found on page 3) based on your age	\$ _____ (b)
To calculate monthly premium: Multiply (a) times (b)	Monthly Premium: \$ _____

Employee Accidental Death and Dismemberment (AD&D) Coverage Table

Select the total amount of Employee Accidental Death and Dismemberment (AD&D) coverage you want and divide by 1,000 <i>Example: For \$100,000 of coverage enter \$100</i>	\$ _____ (a)
Enter the rate from the AD&D table (found on page 3)	\$ _____ (b)
To calculate monthly premium: Multiply (a) times (b)	Monthly Premium: \$ _____

Spouse Supplemental Life Coverage Table

Select the total amount of Spouse Supplemental Life coverage you want and divide by 1,000 <i>Example: For \$50,000 of coverage enter \$50</i>	\$ _____ (a)
Enter the rate from the Life table (found on page 3) based on your age	\$ _____ (b)
To calculate monthly premium: Multiply (a) times (b)	Monthly Premium: \$ _____

Dependent Children Life Coverage Table

Select the total amount of Dependent Children Supplemental Life coverage. <i>Example: Enter \$5,000 or \$10,000</i>	\$ _____
Enter the monthly rate from the table (found on page 3).	Monthly Premium: \$ _____

Total Premium

Total Monthly Premium (12 per year)	\$ _____
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The rates shown are guaranteed through 12/31/12.

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 coverage. All coverage is subject to the terms and conditions of the group policy. To keep coverage in force, premiums are payable up to the date of coverage termination. Insurance products and services are provided by ReliaStar Life Insurance Company, a member of the ING family of companies. Policy form LP00GP.

(v. 7/23/2010)

10/14/10



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