



STARR
WRIGHT
USA

SIMPLIFIED ISSUE 10-YEAR LEVEL GROUP TERM LIFE INSURANCE FOR FEDERAL EMPLOYEES

FEDERAL EMPLOYEE PROGRAM ADMINISTRATOR

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

Eligibility

To apply for this **Limited Time Simplified Issue Offer** you must be a federal government employee working at least 17.5 hours per week or spouse of a member working at least 17.5 hours per week. Member is eligible to apply for \$200,000 (under age 40) or \$100,000 (under age 50) or \$50,000 (under age 60). Spouse of member can apply for \$50,000 if under age 55.

Level Coverage for 10 Years

Your coverage and rates are designed to remain level for 10 years*, and will stay in force as long as you pay premiums when due and the group policy remains in effect. After 10 years, you may either apply to enter another 10-Year Level Term period (if under age 65 at that time and subject to submission of satisfactory proof of good health to the insurer), or continue your coverage by paying the plan's default 5-Year age banded rates. Coverage will terminate on the premium due date following the day you reach age 75.

Pay Out Option During Your Lifetime

If you are terminally ill, as defined in the Certificate, and have a life expectancy of 6 months or less, you can receive a portion of your death benefit before dying. This is called the **Accelerated Life Benefit** and you can receive payment of up to 50% of your coverage. Upon your death, all remaining life insurance benefits will be paid to your beneficiary. 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.

No Cost To You Services

- Voya Travel Assistance¹ provides participants with four types of services when they are traveling more than 100 miles from home. Emergency Transportation Services | Medical Assistance Services | Emergency Personal Services | Pre-trip information
- Funeral Planning & Concierge Services² provides an opportunity to discuss and obtain information from independent experts. These professionals can assist in funeral planning for insureds and eligible family members.

Additional Features

- Portable coverage that stays with you even if you change jobs or retire as a federal employee.
- Benefits payable regardless of any other insurance coverage.
- Worldwide, around the clock coverage.
- Optional dependent child(ren) coverage.
Offer includes option to elect dependent child coverage for a \$10,000 benefit on each eligible child at a quarterly cost of \$4.55. One premium covers all eligible children, ages 6 months to 19 years, or to age 25 if a full-time student.

Exclusions

The only exclusion under the group term life policy is suicide during the first two years of coverage or increase in coverage begins. Accelerated Life Benefits are subject to additional exclusions.

* The initial premium will not change for the first 10 years unless the insurance company exercises its right to change premium rates for all insureds covered under the group policy with 60 days advance notice.

¹ This service provided by Europ Assistance USA, Bethesda, MD

² This service provided by Everest Funeral Package, LLC, Houston, TX

10-Year Group Level Term Quarterly Rates for the Limited Time Simplified Issue Offer

Age on Effective Date	Female Non-Tobacco			Male Non-Tobacco			Female Tobacco			Male Tobacco		
	\$50,000	\$100,000	\$200,000	\$50,000	\$100,000	\$200,000	\$50,000	\$100,000	\$200,000	\$50,000	\$100,000	\$200,000
18-23	12.50	17.50	35.00	13.50	19.25	38.50	\$25.25	\$42.00	\$84.00	29.13	49.50	99.00
24	12.50	17.50	35.00	13.50	19.25	38.50	\$25.25	\$42.00	\$84.00	29.25	49.75	99.50
25	12.50	17.50	35.00	13.50	19.25	38.50	\$25.25	\$42.00	\$84.00	29.25	49.75	99.50
26	12.50	17.50	35.00	13.50	19.25	38.50	\$25.25	\$42.00	\$84.00	29.38	50.25	100.50
27	12.50	17.50	35.00	13.50	19.25	38.50	\$25.25	\$42.00	\$84.00	29.38	50.25	100.50
28	12.50	17.50	35.00	13.50	19.25	38.50	\$25.38	\$42.25	\$84.50	29.63	50.50	101.00
29	12.50	17.50	35.00	13.50	19.25	38.50	\$25.38	\$42.25	\$84.50	29.63	50.75	101.50
30	12.50	17.50	35.00	13.50	19.25	38.50	\$25.63	\$43.00	\$86.00	29.88	51.00	102.00
31	12.50	17.50	35.00	13.50	19.25	38.50	\$25.63	\$43.00	\$86.00	29.88	51.00	102.00
32	12.50	17.50	35.00	13.50	19.25	38.50	\$25.63	\$43.00	\$86.00	29.88	51.00	102.00
33	12.50	17.50	35.00	13.50	19.25	38.50	\$25.63	\$43.00	\$86.00	29.88	51.00	102.00
34	12.50	17.50	35.00	13.50	19.25	38.50	\$25.63	\$43.00	\$86.00	29.88	51.00	102.00
35	12.50	17.50	35.00	13.50	19.25	38.50	\$26.13	\$43.75	\$87.50	30.75	52.75	105.50
36	12.63	17.75	35.50	13.75	20.00	40.00	\$27.25	\$46.00	\$92.00	32.00	55.25	110.50
37	13.13	19.00	38.00	14.25	20.75	41.50	\$29.13	\$49.50	\$99.00	33.75	58.50	117.00
38	13.63	19.75	39.50	14.63	21.75	43.50	\$31.25	\$53.75	\$107.50	35.75	62.50	125.00
39	14.38	21.25	42.50	15.50	23.25	46.50	\$33.75	\$58.50	\$117.00	38.63	67.75	135.50
40	15.00	22.25	n/a	16.00	24.25	n/a	\$36.00	\$62.75	n/a	41.38	73.50	n/a
41	15.88	24.00	n/a	16.88	26.25	n/a	\$38.63	\$67.75	n/a	45.00	80.25	n/a
42	16.75	25.75	n/a	18.00	28.00	n/a	\$41.25	\$72.75	n/a	49.25	88.50	n/a
43	17.88	27.75	n/a	19.00	30.00	n/a	\$44.25	\$78.75	n/a	54.00	97.50	n/a
44	18.88	30.00	n/a	20.38	32.75	n/a	\$47.25	\$84.50	n/a	59.25	107.75	n/a
45	19.88	32.00	n/a	21.63	35.25	n/a	\$50.38	\$91.00	n/a	64.38	117.75	n/a
46	20.88	33.50	n/a	23.38	38.50	n/a	\$54.00	\$97.50	n/a	70.63	129.75	n/a
47	21.88	35.75	n/a	25.25	42.00	n/a	\$57.63	\$104.75	n/a	77.25	142.50	n/a
48	23.13	38.00	n/a	27.13	45.75	n/a	\$61.75	\$112.75	n/a	84.13	155.75	n/a
49	24.13	40.00	n/a	29.25	49.75	n/a	\$65.75	\$120.50	n/a	91.50	170.25	n/a
50	25.63	n/a	n/a	31.63	n/a	n/a	\$70.00	n/a	n/a	98.75	n/a	n/a
51	27.00	n/a	n/a	34.25	n/a	n/a	\$74.38	n/a	n/a	105.88	n/a	n/a
52	28.50	n/a	n/a	36.88	n/a	n/a	\$78.88	n/a	n/a	112.75	n/a	n/a
53	30.00	n/a	n/a	40.00	n/a	n/a	\$83.50	n/a	n/a	119.88	n/a	n/a
54	31.88	n/a	n/a	43.25	n/a	n/a	\$88.25	n/a	n/a	128.13	n/a	n/a
55	33.88	n/a	n/a	46.88	n/a	n/a	\$93.13	n/a	n/a	137.63	n/a	n/a
56	36.00	n/a	n/a	50.63	n/a	n/a	\$97.50	n/a	n/a	148.00	n/a	n/a
57	38.13	n/a	n/a	54.63	n/a	n/a	\$101.75	n/a	n/a	159.00	n/a	n/a
58	40.88	n/a	n/a	59.25	n/a	n/a	\$106.13	n/a	n/a	171.75	n/a	n/a
59	43.63	n/a	n/a	64.38	n/a	n/a	\$111.88	n/a	n/a	186.50	n/a	n/a

Rates shown are as of 4/1/2019. Premiums will be billed quarterly unless otherwise specified with the plan administrator.

? For questions, call 1-877-966-3690 or email wrightusa@selmanco.com

The Star Wright USA Insurance Plan administrator is Selman and Company, 6110 Parkland Blvd., Cleveland, OH 44124.

The group policy is situated in the state of District of Columbia and is governed by its laws. 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 of the group policy and may not be available in all states. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. Policy form LP00GP.