

# LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE ENROLLMENT

ReliaStar Life Insurance Company, Minneapolis, MN

Telephone: 800-955-7736

A member of the Voya® family of companies

PLAN INFORMATION section to be completed by the Employer/Plan Sponsor. Remainder to be completed by the Employee.

## PLAN INFORMATION

Employer/Plan Sponsor Name City of Grand Junction Effective Date of Coverage or Change \_\_\_\_\_

Group/Plan Number 695718 Account Number/Location 0001

Class/Occupation \_\_\_\_\_

Date of Hire \_\_\_\_\_ Annual Salary \$ \_\_\_\_\_ Employment Status:  Active Full-Time  Active Part-Time  Retired

**This change is due to** (Check all that apply.):

Initial Eligibility Following Hire  Change in Coverage Amount  Late Entrant <sup>1</sup>  Other \_\_\_\_\_

<sup>1</sup> A late entrant is an individual who is first enrolling after the initial available opportunity.

## EMPLOYEE INFORMATION

Employee Name (First, Middle Initial, Last) \_\_\_\_\_

Birth Date \_\_\_\_\_ SSN \_\_\_\_\_ Gender:  Male  Female

Employee ID Number \_\_\_\_\_ Work Phone (\_\_\_\_\_) \_\_\_\_\_ Home Phone (\_\_\_\_\_) \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Has the employee used tobacco products of any kind in the last 12 months?  Yes  No

## EMPLOYEE LIFE INSURANCE

### Basic Life Insurance Election

Employee Only—Elect Coverage (Note: Basic Life insurance is employer provided.)

### Supplemental Life Insurance

Guaranteed Issue (GI) Limit = \$180,000 When you are first eligible for supplemental life coverage, you can elect up to the GI Limit without evidence of insurability.

At each annual enrollment, if you have current supplemental life coverage you can elect to increase supplemental life coverage by two plan increments or \$20,000 (total coverage not to exceed the GI Limit of \$180,000) without evidence of insurability. Total supplemental life coverage up to \$500,000 is available if you complete an Evidence of Insurability form subject to approval by the insurance company.

If you are a late entrant, you can elect total supplemental life coverage up to \$500,000 if you complete an evidence of insurability form subject to approval by the insurance company.

### Supplemental Life Insurance Election

I currently have supplemental life coverage of: \$ \_\_\_\_\_.

I am applying for additional supplemental life coverage of: \$ \_\_\_\_\_. (\$10,000 increments, not to exceed 5 TIMES MY ANNUAL SALARY)

Total supplemental life coverage (current plus additional): \$ \_\_\_\_\_.

Waive coverage.

## EMPLOYEE AD&D INSURANCE

### Basic AD&D Insurance Election

Employee Only—Elect Coverage (Note: Basic AD&D insurance is employer provided.)

### Supplemental AD&D Insurance Election

Total supplemental AD&D coverage up to \$50,000. Minimum amount of coverage: \$10,000.

I currently have supplemental AD&D coverage of: \$ \_\_\_\_\_.

I am applying for additional supplemental AD&D coverage of: \$ \_\_\_\_\_. (\$10,000 increments)

Total supplemental AD&D coverage (current plus additional): \$ \_\_\_\_\_.

Waive coverage.

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**DEPENDENT SPOUSE AND CHILDREN BASIC LIFE INSURANCE** (The use of "spouse" in this form means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners or civil union partners as defined by the plan. Please contact the Employer for more information.)

When you are initially eligible for coverage, you can elect it without evidence of insurability.

Note: Basic Dependent Life is paid 50% by the employee and 50% by your employer, if elected.

**Dependent Spouse and Children Basic Life Insurance Election**

\$5,000 for my eligible spouse and \$2,000 for each eligible child

Waive coverage.

Note: The employee is the beneficiary for any Spouse and Children insurance coverage.

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**SPOUSE LIFE / AD&D INSURANCE** (The use of "spouse" in this form means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners or civil union partners as defined by the plan. Please contact the Employer for more information.)

When you are initially eligible for Spouse coverage, you can elect up to \$30,000 in coverage without evidence of insurability. Total Spouse coverage up to \$500,000 is available if Spouse completes an Evidence of Insurability form subject to approval by the insurance company. Spouse coverage is limited to 100% of the employee's supplemental coverage amount. Minimum amount of coverage: \$10,000.

If you are a late entrant, you can elect total spouse supplemental life coverage up to \$500,000 if you complete an evidence of insurability form subject to approval by the insurance company.

Spouse Name (First, Middle Initial, Last) \_\_\_\_\_ Birth Date \_\_\_\_\_

**Spouse Life Insurance Election**

Elect: \$ \_\_\_\_\_ (\$5,000 increments)

Waive coverage.

**Spouse AD&D Insurance Election**

Total Spouse AD&D coverage up to \$50,000. Minimum amount of coverage: \$10,000.

Elect: \$ \_\_\_\_\_ (\$10,000 increments)

Waive coverage.

Note: The employee is the beneficiary for any Spouse insurance coverage.

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**CHILDREN LIFE / AD&D INSURANCE**

When you are initially eligible for Children coverage, you can elect it without evidence of insurability. At all other times, you must complete an Evidence of Insurability form for your children subject to approval by the insurance company.

**Children Life Insurance Election**

\$ 2,000 for each eligible child

\$ 4,000 for each eligible child

\$ 6,000 for each eligible child

\$ 8,000 for each eligible child

\$10,000 for each eligible child

Waive coverage.

**Children AD&D Insurance Election**

Amount equal to children life coverage

Waive coverage.

Note: The employee is the beneficiary for any Children insurance coverage.

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## SPOUSE AND CHILDREN INFORMATION

Enter information below. If additional space is required please attach a separate document.

	Spouse Name (First, MI, Last)	DOB	Gender	SSN
			<input type="checkbox"/> M <input type="checkbox"/> F	
				Phone ( )

	Child Name (First, MI, Last)	DOB	Gender	SSN
1			<input type="checkbox"/> M <input type="checkbox"/> F	
				Phone ( )
2			<input type="checkbox"/> M <input type="checkbox"/> F	
				Phone ( )
3			<input type="checkbox"/> M <input type="checkbox"/> F	
				Phone ( )

## READ THIS INFORMATION CAREFULLY AND THEN SIGN AND DATE BELOW

- I authorize my employer to deduct from my wages the premium, if any, for the elected coverage.
- To the best of my knowledge and belief, the information I have provided on this form is correct.
- I understand my coverage begins on the effective date assigned by ReliaStar Life Insurance Company, provided I am actively at work.
- I also understand that evidence of insurability may be required for coverage to become effective.



Employee Signature \_\_\_\_\_ Date \_\_\_\_\_

## FRAUD WARNINGS

**Arkansas, Maine, Ohio, Oklahoma, Rhode Island, Tennessee, Washington, West Virginia:** Any person who, knowingly with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime, and may subject such person to criminal and civil penalties, and denial of insurance benefits.

**Colorado:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**District of Columbia:** WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**Kentucky:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**New Jersey:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**New Mexico:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.