

Life AD&D Insurance

Life Insurance with Voya Financial

Epic Sales Partners provides Basic Life and AD&D benefits to all associates at no cost. The benefit provided at no cost to full-time associates is **1x salary up to maximum of \$50,000**. In addition to the company paid life coverage, you have the option to purchase additional life insurance for you and your eligible dependents. The basic and optional associate term life insurance plans also provide accidental death and dismemberment (AD&D) benefits, providing additional financial protection in the event of death or injury caused by certain accidents.

New Hire Enrollment is your chance to elect your optional life insurance plan. You can enroll or increase your coverage throughout the year; however, *you will be required to submit evidence of insurability for underwriter approval*. You can also enroll in life insurance if you have a life-changing event such as a new child, marriage, or divorce.

Plan Benefit Features	Voluntary Life
Associate Benefit	Increments of \$10,000 not to exceed 5 times annual earnings or \$500,000
Guaranteed Issue (New Hires Only)	5x earnings up to \$200,000
Minimum Benefit	\$10,000
Maximum Benefit	\$500,000
Benefit Reduction Schedule (applies to employer and voluntary benefits)	Reduces to 65% at age 70, then to 50% at age 75
Associate Continuity of Coverage	Standard
Life Disability Provision	To SSNRA if Disabled prior to age 60
Living Benefit Option (Accelerated Death Benefit)	12 months Life Expectancy, 80% of benefit to Max. \$500,000
Suicide Exclusion	2 years

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IMPORTANT! PLEASE REMEMBER TO UPDATE YOUR BENEFICIARY!



If you have questions, call Voya Financial at (800) 955-7736

