Benefits at a Glance

Group Name: American Heritage Schools
Group Number: 751308



AMERICAN HERITAGE SCHOOLS
Knowledge, Integrity, Compassion

Your open annual 2025 enrollment dates are: August 4, 2025- August 22, 2025

Your benefits go beyond the basics

Along with essentials like medical insurance, you have the opportunity to enroll in additional benefits available through your employer.

Explore now, and be ready for enrollment

Insurance

Lifetime Life Insurance with Long Term Care Accelerated Benefit Rider (Employee Paid)

Coverage that will be there when you need it, during your working years and beyond. Lifetime Life provides a permanent life insurance that complements conventional term life. With the Long Term Care Accelerated Benefit Rider, you'll be able to access your life benefit sooner should you receive qualified long-term care, like home health care or assisted living. With the Long Term Care Accelerated Benefit Rider, you'll be able to access 4% of your life benefit sooner should you receive qualified long-term care, like home health or assisted living. 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.

See the product brochure, certificate of coverage and any applicable riders for complete provisions, exclusions and limitations.

What's included with your insurance coverage?

Take your coverage with you

You have the option to keep your Group Term Life Insurance coverage by paying premiums directly to the insurer even if you leave your employer.

Simple, Streamlined Claims

Visit voya.com/claims and follow these steps:

1. Answer a few questions
2. Submit the required forms
3. Check the status of your claim online, anytime.

Flexibility

Your benefit payments go directly to you or your beneficiary (depending on the type of coverage) and can be used however you'd like. Spend them on medical or non-medical out of-pocket expenses, whatever you choose.

See the product brochure, certificate of coverage and any applicable riders for complete provisions, exclusions and limitations.

Non-Insurance Products

The following services are not insurance and may be discontinued at the request of your employer.

Bereavement Support, including Funeral Planning & Will Preparation with your Lifetime Life Insurance

Offers an impactful solution to you and your family after the loss of a loved one from planning a funeral to the logistics of winding down an estate. Empathy's bereavement support is also fully accessible to your loved ones, and various family members can share and join your account.

Services include:

- Guides and checklists
- Online planning and price comparison
- Drafting a will
- Issuing a financial power of attorney

Bereavement Support, including Funeral Planning & Will Preparation services are provided by The Empathy Project, Inc., New York, NY.

Questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at (877) 236-7564

Visit your Employee Benefits Resource Center to learn more about this benefit and review instructions on how to file a claim after your effective date.

https://presents.voya.com/EBRC/AmericanHeritage

Don't miss this opportunity to enroll in this option for the coming year.
More information about how to enroll will be provided by your employer.

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 insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Group Term Life Insurance Policy Form # ICC LP14GP or LP00G. Form numbers, provisions and availability may vary by state and your employer's plan.

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