



**Renaissance**  
DENTAL • VISION • LIFE • DISABILITY

## YOUR RENAISSANCE

# Voluntary Life

Your employer is now offering Voluntary Life insurance through Renaissance. You can purchase life insurance to help provide protection for your loved ones, maintain financial security, and cover financial obligations in the event of death.

### WITH RENAISSANCE VOLUNTARY LIFE COVERAGE YOU ARE ELIGIBLE IF YOU:

- Are actively at work as defined in the group policy.
- Reside in the United States.
- Have completed your employment waiting period.

### THE EFFECTIVE DATE OF YOUR COVERAGE WILL BE ONE OF THE FOLLOWING:

If you are not in active employment the day before the scheduled effective date of your Voluntary Life insurance, then the effective date of your life insurance will be delayed until the day you return to active work.

- **STANDARD APPLICANTS:** If you meet the set eligibility requirements and apply prior to the 31st day after you become eligible for coverage, the amount of insurance you select (up to the guaranteed issue amount) will become effective on your eligibility date.
- **LATE APPLICANTS:** For those who enroll more than 31 days after eligibility and/or employees applying for amounts greater than the guaranteed issue amount, coverage will become effective on the first day of the month following approval by Renaissance.

If you are not in active employment the day before the scheduled effective date of your Voluntary Life insurance, then the effective date of your Life insurance will be delayed until the day you return to active work.

### HOW DO I DETERMINE MY DEATH BENEFIT AMOUNT?

You can choose an amount within the predefined parameters of the plan (see summary for details).

### WHAT IS A GUARANTEED ISSUE AMOUNT?

This is an amount of insurance you can elect without having to complete health questions (known as Evidence of Insurability) for approval from underwriting.

### EVIDENCE OF INSURABILITY (EOI):

May be required under the following circumstances:

- If your application for coverage occurs more than 31 days after your initial date of eligibility.
- When your requested insurance amount is greater than the guaranteed issue amount.

### WHAT HAPPENS AFTER I COMPLETE THE EVIDENCE OF INSURABILITY FORM?

After the form is sent to the address located on the EOI form, underwriting will review and notify you and your employer of their decision.

### WHAT HAPPENS TO MY COVERAGE IF I TERMINATE EMPLOYMENT OR RETIRE?

If your life insurance is terminated or reduced you may convert all or part of the terminated insurance amount to an individual policy of permanent life insurance with guaranteed issue. Other options may be available.

### WHAT IS AN ACCELERATED DEATH BENEFIT?

If you are determined to be terminally ill, you can apply to receive a percentage of your death benefit. The death benefit is reduced by any amounts received.

### WHAT IF I BECOME DISABLED?

You may be eligible for premium waiver if your disability occurs prior to age 60. See your Certificate of Insurance for full details.



**LIFE CLAIMS CAN BE SUBMITTED IN ONE OF THE FOLLOWING WAYS:**

- **BY MAIL TO:**  
Renaissance Life & Health  
ATTN: Claims Department  
2 Court Street, Suite 102  
Binghamton, NY 13901
- **BY SECURE EMAIL:**  
GroupClaims@RenaissanceFamily.com
- **BY SECURE FAX:**  
607-773-2276

**QUESTIONS ABOUT YOUR BENEFITS?**

If you ever have questions about your Voluntary Life coverage, refer to this brochure or your Certificate of Insurance. You can also contact our Customer Service Department Monday-Friday 8 a.m. to 5 p.m. EST at **888-358-9484**.



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**RenaissanceBenefits.com**

If your benefit is reduced, Renaissance will pay a benefit of at least \$100 for Long-Term Disability. Not available for all plans. Check your certificate for more details.

Underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN, and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, NY. Both companies can be reached at P.O. Box 1596, Indianapolis, IN 46206. Products may not be available in all states.