

YOUR RENAISSANCE

Life Insurance

We all think it can't happen to us, but when the primary income provider passes away unexpectedly, the stress and financial burdens on the family happen quickly. Renaissance provides Life insurance so our members have the confidence of knowing they are protected. Plus, our online portals and resources provide you with 24/7 access to your information, backed by our Indianapolis-based customer service team to give you everything you need to manage your benefits. If you ever have questions about your benefits, refer to this brochure, call our Customer Service Department at **844-368-6485**, or visit us online at **RenaissanceBenefits.com**.



WITH RENAISSANCE LIFE COVERAGE YOU ARE ELIGIBLE IF YOU:

- Are actively at work as defined in the group policy.
- Reside in the United States.
- Have completed the waiting period (if any).

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

TIMELY APPLICANTS:

- If you enroll on or before the day you become eligible, you will be insured up to the Guaranteed Issue Amount on your eligibility date.
- If you enroll within 31 days after the day you become eligible you will be insured up to the Guaranteed Issue Amount on the day you enroll.

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 of your Evidence of Insurability form.

NON-ACTIVE EMPLOYMENT:

- If you are not in active employment as a result of sickness or injury, 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 which may be elected without the need 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 you were insured for at least 6 months you may have the right to elect a portable life insurance certificate equal to or less than the insurance amount in force just prior to your date of termination. You will also have the option to convert all or part of the terminated insurance amount to an individual policy of permanent life insurance without submitting Evidence of Insurability.



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 accelerated amounts paid.

WHAT IF I BECOME DISABLED?

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

QUESTIONS ABOUT YOUR BENEFITS?

If you ever have questions about your 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 **844-368-6485**.

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

- **BY MAIL TO:**
Renaissance Life & Health
ATTN: Claims Department
PO Box 1596
Indianapolis, IN 46206
- **BY SECURE EMAIL:**
GroupClaims@RenaissanceFamily.com
- **ONLINE:**
MyRenBenefitsManager.com
- **BY WEBSITE**
RenaissanceBenefits.com/claim-forms



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