



To: All Benefit Eligible DHHS Employees  
Re: Open Enrollment for Term Life Insurance  
& Premier Whole Life Insurance  
Date: October 1 to 31, 2025

Pierce Insurance is committed to continuing to provide you with personalized service. Our licensed representatives are ready to provide you with complete details on these benefits and a guaranteed issue offer, including one-to-one enrollment by phone, by video conference, or in person at certain locations.

To speak with a licensed representative:

- Call Pierce Insurance at 800-421-3142 and tell the receptionist that you are calling about DHHS Open Enrollment.

Term Life Insurance: has a specified coverage period (term)

- Guaranteed Issue\*
- Coverage is designed to give you maximum coverage during your working years.
- Coverage does not include cash value.
- Coverage is portable; you can port or convert this coverage if your eligibility changes or you leave employment with DHHS.
- Coverage amounts for the employee decreases by 35% at age 70, by 50% at age 75.
- Spouse coverage terminates at age 70.

Whole Life Insurance: offers life-long coverage.

- Guaranteed Issue\* for employees
- The premium remains the same for the life of the policy as long as you make the required premium payments.
- The face amount of the policy will never reduce just because you are getting older.
- You can take the coverage with you, should you leave employment with DHHS and pay the insurance company directly.
- The policy provides for the accumulation of cash value.

\*Amounts applied for above the guaranteed issue limits may require additional underwriting (evidence of insurability) subject to approval by the insurance company.

**For cost and other product information, review the brochures at:**

<https://pierceins.com/department-of-health-and-human-services/>



# Premier Whole Life Insurance

Explore Your Benefits & Costs



Group Name: NC Department  
of Health and Human  
Services  
Group Number: 309206

**You're committed to caring for your loved ones for a lifetime. If the future doesn't go the way you planned, Premier Whole Life Insurance can help.**

This document includes information about Premier Whole Life Insurance, such as details about what's covered and what's excluded, and more. As you explore, keep in mind:



No medical questions or tests are required\* for employee coverage



Payroll deduction means you don't have to worry about another bill



Keep your coverage even if you leave your employer

It's difficult to think about loss, but important to be prepared for the unexpected. The Premier Whole Life Insurance available through your employer is a cost-effective way offer protection for your loved ones.

\*Amounts applied for above the issue limits as detailed later in this document may require medical questions and/or underwriting.

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## What is Whole Life Insurance?

Whole Life Insurance is an individual life insurance policy that pays a benefit to your beneficiary if you pass away. Your premium payments will stay the same for the life of the policy, as long as you meet the required premium payments. Plus, the policy builds cash value, which you can borrow against. Any unpaid loan would be subtracted from the benefit that is paid to your beneficiary.

Features of Premier Whole Life Insurance include:

- **Flexibility:** After the first policy year, the death benefit may be increased to meet your changing needs.
- **Payroll deduction:** Premiums are paid through convenient payroll deductions.
- **Keep your coverage:** Should you leave your current employer or retire, you can take your coverage with you and choose one of a number of convenient payment plans.

## How can life insurance help?

Below are a few examples of how your life insurance benefit could be used:

- Pay off any remaining medical bills, funeral costs and debts
- Provide ongoing financial support to your family
- Keep your family in your home by paying off the mortgage
- Fund your children's education

## Who is eligible for life insurance?

- **You**—15 through 70 years. All active employees working 20+ hours per week\*.
- **Your spouse**— 15 through 70 years. Coverage is available as long as the employee is eligible to apply, even if the employee chooses not to do so. If both you and your spouse are employees, you may elect to be covered with an employee or a spouse policy, but not both. Each person can only be covered by one policy.
- **Your children**— 15 days through 24 years. Coverage is available as long as the employee is eligible to apply, even if the employee chooses not to do so. Coverage is available to children and dependent grandchildren. Each child/grandchild must be equally insured. If both you and your spouse are covered under the policy as an employee, then only one, but not both, may cover the same children under this benefit. If the parent who is covering the children stops being insured as an employee then the other parent may apply for children's coverage.

## What amount of coverage am I eligible for?

- **For you**—Eligible for up to \$500,000 for non-tobacco users and \$250,000 for tobacco users.\*
- **For your spouse**—Eligible for up to \$500,000 for non-tobacco users and \$250,000 for tobacco users.\*
- **For your children and/or grandchildren**—Eligible for \$12,500; \$15,000; \$20,000; or \$25,000 in coverage.

Note: A state specific life insurance application needs to be completed and submitted for any amount of coverage.

\*Amounts applied for above the issue limits as detailed later in this document may require medical questions and/or underwriting.

## What optional benefits are available?

Your employer's Premier Whole Life Insurance offering includes the following optional benefits. These benefits require one-on-one enrollment with a licensed insurance producer. Availability and provisions may vary by state. See your policy and any riders for a complete list of available benefits, along with applicable provisions, exclusions and limitations.




- **Accelerated Death Benefit\*** provides you with access to your death benefit in the event you are diagnosed with a terminal illness or serious illness or injury.
  - The policy death benefit is reduced by the amount of the accelerated death benefit.
- **Accelerated Benefit\***: Upon diagnosis of a terminal illness as defined in the policy, you can access up to 50% of the life insurance death benefit while you are still living.
  - Proceeds paid as a one-time, lump-sum payment.
  - Maximum benefit is 50% of the eligible death benefit up to \$250,000.
  - The minimum benefit is \$10,000 (base policy must be at least \$20,000).
  - Coverage is available for eligible employees, spouse and children.
- **Accidental Death Benefit**: If you die in a covered accident, an additional benefit equal to the base policy face amount, up to \$150,000, is payable to your designated beneficiary.
  - Coverage is available for eligible employees and spouses age 15 through 60 years.
  - This rider terminates on the policy anniversary following age 65.
- **Waiver of Premium Benefit**: If you become totally disabled for four consecutive months, this benefit allows you to keep your life insurance coverage, while waiving the monthly premiums of the base policy and any benefits.
  - Coverage is available for eligible employees under 56 years of age.
- **Children's Term Insurance Benefit**: This benefit offers a fixed amount of term life insurance coverage, and guaranteed issue coverage with one premium rate for all eligible, unmarried, dependent children ages 15 days through 24 years.
  - Coverage up to \$10,000 is available.
  - One underwriting question at the time of application.
  - This benefit cannot be elected after you have chosen to cover your children with an individual child policy.
  - Features a conversion privilege that allows coverage to be maintained through the balance of the insured's life.

\*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.

## How much does Whole Life Insurance cost?

For details regarding the specific premium with the various benefits, call 800.421.3142 and tell the receptionist that you are calling about DHHS Open enrollment.

## Do I need to answer any health questions?

Defined Benefit GI Offer Employee:	
 <b>For you</b>	<ul style="list-style-type: none"><li>• If you are under age 50, you may elect up to \$100,000 without answering health questions.</li><li>• If you are age 51 through age 65, you may elect up to \$25,000 without answering health questions.</li><li>• If you are age 66 through age 70, you may elect up to \$25,000 with some health questions required for coverage.</li></ul>
 <b>For your spouse</b>	<ul style="list-style-type: none"><li>• You may elect the greater of \$5 per week or \$5,000 of life insurance on your spouse through age 65 with some health questions required for coverage.</li><li>• Spouses age 66 through 70 will need to answer health questions and be fully underwritten for any amount of coverage.</li></ul>
 <b>For your children</b>	<ul style="list-style-type: none"><li>• You may elect \$12,500, \$15,000, \$20,000, or \$25,000 of life insurance on your children with some health questions required for coverage.</li></ul>

Amounts applied for above the guaranteed and contingent issue limits will require additional underwriting.

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## Exclusions and limitations\*

Life insurance coverage has a two-year suicide exclusion from the effective date of coverage or an increase in coverage.

\*Exclusions and limitations may vary by state. Read your policy and riders carefully for exact terms, conditions, exclusions and limitations.



### Questions?

#### How do I enroll?

To schedule your appointment, go to <https://pierceins.com/department-of-health-and-human-services>

#### Where do I get more information?

For more information, please call Pierce Insurance at 800.421.3142 and tell the receptionist that you are calling about DHHS Open Enrollment

This offer is contingent upon participation requirements being met

This is a summary of benefits only and not a contract. Read your policy and riders carefully for exact terms and conditions. This policy has exclusions and terms under which the policy may be continued in force or discontinued. This product is issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Voya Employee Benefits is a division of ReliaStar Life Insurance Company. Policy Form #RL-WL2-POL-07; ABR Rider Form #NP-B-ORD-AB-04-R; ADB Rider Form #NP-B-ORD-ADB-93-R ADBR Rider Form #NP-B-ORD-ADBR-0; CTR Rider Form #RL-WL2-CTR-0; WOP Rider Form #NP-B-ORD-WOP-93-R; WL Rider Form #RL-WL2-WLR-07. Form numbers, availability and provisions may vary by state.

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## Group Term Life Insurance

# Help minimize the financial impact on your loved ones when the unexpected happens



## What is Group Term Life Insurance?

It's difficult to think about loss, but important to be prepared for the unexpected. With **Group Term Life Insurance**, your beneficiaries will be paid proceeds if you pass away during the term of the coverage. The term is generally one year, renewing annually with other employer-offered benefits.

**Accidental Death & Dismemberment Insurance** pays you or your beneficiary a separate payment if you die or are severely injured in a covered accident.

## How much coverage do I get?

With **Supplemental Group Term Life Insurance**, you can buy coverage for yourself, your spouse, and your kids in the following amounts:

	Supplemental Life
<b>You</b>	\$10,000 to \$500,000 in \$10,000 increments
<b>Your Spouse**</b>	\$10,000 to \$500,000 in \$10,000 increments
<b>Your Children***</b>	14 days – less than 6 months of age: \$1,000 6 months of age – less than 25 years: \$2,000 to \$10,000 in \$2,000 increments

You can also choose **Supplemental Accidental Death & Dismemberment Insurance** in the following amounts:

	Supplemental Accidental Death & Dismemberment
<b>You</b>	Matches Life Insurance amount to a maximum of \$250,000
<b>Your Spouse**</b>	Matches Life Insurance amount to a maximum of \$250,000

	Guaranteed Issue Limit
<b>You</b>	<b>Under age 60</b> Newly eligible: \$150,000 Annual Enrollment existing coverage increase: \$20,000, not to exceed total \$150,000 <b>Age 60-64</b> Newly eligible: \$50,000 Annual Enrollment existing coverage increase: \$20,000, not to exceed total \$50,000 <b>Age 65+</b> Newly eligible: \$30,000 Annual Enrollment existing coverage increase: \$20,000, not to exceed total \$30,000
<b>Your Spouse</b>	<b>Under age 60</b> Newly eligible: \$20,000 Annual Enrollment existing coverage increase: \$10,000, not to exceed total \$20,000 <b>Age 60-69</b> Newly eligible: \$10,000 Annual Enrollment existing coverage increase: \$10,000, not to exceed total \$10,000
<b>Your Children</b>	Newly eligible: \$10,000 Annual Enrollment existing coverage increase: \$4,000, not to exceed total \$10,000

When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.

\*\* Spouse under age 70. If your spouse is covered under the policy as an employee, then your spouse is not eligible for coverage under the spouse benefit as a spouse.

\*\*\* Children to age 25. If your child is covered under the policy as an employee, then your child is not eligible for coverage as a child.

If both parents are covered as employees, only one, but not both, may cover the same children. If the parent who is covering the children stops being insured as an employee, the other parent may apply for children's coverage.

## Why should I consider supplemental coverage?



Beneficiaries can use the benefit to help pay for things like bills, tuition, and more.



You may be eligible to keep your coverage or convert it to an individual whole life policy even if you leave your employer.



Not sure how much you need? Try the Life Insurance Calculator at [go.voya.com/lifecalc](https://go.voya.com/lifecalc) to learn more.

## How much does it cost?

The cost for Supplemental Life is calculated based on the age of the employee or spouse as of January 1<sup>st</sup> of the plan year.

Rates shown are guaranteed until 12/31/2026.

### Employee and Spouse Supplemental Life Insurance

Age	Monthly Cost of Coverage Per:				
	\$10,000	\$20,000	\$40,000	\$80,000	\$100,000
Under 30	\$0.72	\$1.44	\$2.88	\$5.76	\$7.20
30-34	\$1.08	\$2.16	\$4.32	\$8.64	\$10.80
35-39	\$1.44	\$2.88	\$5.76	\$11.52	\$14.40
40-44	\$2.34	\$4.68	\$9.36	\$18.72	\$23.40
45-49	\$3.51	\$7.02	\$14.04	\$28.08	\$35.10
50-54	\$5.58	\$11.16	\$22.32	\$44.64	\$55.80
55-59	\$10.17	\$20.34	\$40.68	\$81.36	\$101.70
60-64	\$15.57	\$31.14	\$62.28	\$124.56	\$155.70
65-69	\$30.06	\$60.12	\$120.24	\$240.48	\$300.60
70 +	\$48.69	\$97.38	\$194.76	\$389.52	\$486.90

### Dependent Children Life Insurance

Coverage Levels	Monthly Cost
\$ 2,000 each child	\$0.41
\$ 4,000 each child	\$0.83
\$ 6,000 each child	\$1.24
\$ 8,000 each child	\$1.66
\$10,000 each child	\$2.07

The amount of coverage elected is for all eligible children for one low payroll deduction.

### Supplemental Accidental Death and Dismemberment (AD&D) Insurance

Supplemental AD&D Coverage	Monthly Cost of Coverage Per:				
	\$10,000	\$20,000	\$40,000	\$80,000	\$100,000
Employee AD&D	\$0.26	\$0.52	\$1.04	\$2.08	\$2.60
Dependent Spouse AD&D	\$0.26	\$0.52	\$1.04	\$2.08	\$2.60



## What else is included?

**Accelerated Death Benefit** If you are diagnosed with a terminal illness with limited life expectancy, this living benefit may pay you a portion of the benefit while you are still living. Receipt of this living benefit may be taxable or may adversely affect your eligibility for Medicaid or other government benefits. You should consult with your personal tax advisor before using the Accelerated Death Benefit.

**Waiver of Premium benefit** allows you to keep your Group Term Life Supplemental coverage for a period of time without paying premiums if you aren't working because you are totally disabled.

**Continue (Port) or convert coverage** If your employment ends or you no longer meet your employer's eligibility criteria, you may have the option to continue coverage by paying premiums directly to the insurance company. You may also have the option to convert coverage into an individual Whole Life Insurance policy. Coverage for your spouse or children is also available.

A complete description of benefits, limitations, exclusions and terms of coverage will be provided in the certificate of insurance and riders.

### Non-insurance services

**Bereavement Support, including Funeral Planning & Will Preparation** 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.

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

## Exclusions and limitations

Supplemental Life Insurance coverages have a two-year suicide exclusion from the effective date of coverage or an increase in coverage.

AD&D Insurance and Accelerated Death Benefits have exclusions that are described in the certificate of insurance or rider.



### Questions?

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

- Pierce Insurance Agency at 800-421-3142

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. Group Term Life Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form ICC LP14GP or LP00GP (may vary by state).

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