

Simplified Issue 10-Year Level Group Term Life Insurance



Simplified Issue Plan Features

OSBA members under age 60, who are not currently insured under this plan and are actively at work, can apply for up to \$200,000 of 10-Year Group Level Term Life Insurance on a Simplified Issue basis. *This means you only answer an abbreviated set of health questions, satisfactory to the insurer, and there are no medical exams required.*



No medical tests or lab work is required for coverage.



Accidental Death & Dismemberment coverage can also be elected.



Keep your coverage even if you leave your employer.

Up to \$200,000 in life insurance coverage with benefits and rates that are designed to remain level for 10 years¹

It's difficult to think about loss, but important to be prepared for the unexpected. The Group Level Term Life Insurance available through your association is a simple way to help secure your family's financial future.

With Group Level Term Life Insurance, beneficiaries will receive a benefit payment if you or a covered person pass away. Benefits and rates are designed to remain level for the 10-year term rather than renewing annually based on your age.¹

SIMPLIFIED ISSUE – Life Insurance Coverage



For Member and Spouse*

Up to \$200,000 under age 40

Up to \$100,000 under age 50

Up to \$50,000 under age 60

*Member must be actively at work. Spouse must be able to conduct normal activities of a person of like age and gender.

PLAN
INVEST
PROTECT

VOYA
FINANCIAL

Accidental Death & Dismemberment Coverage

You may also choose to add Accidental Death and Dismemberment (AD&D) coverage, which provides you or your beneficiary a benefit payment separate from your life insurance benefit payment if a covered accident leads to severe injuries or death.



Optional AD&D

If you elect the optional matching AD&D benefit, your beneficiary receives an additional benefit equal to the value of your life insurance coverage if you die in a covered accident.

In addition, if you are dismembered or lose your sight in a covered accident you receive a portion of your AD&D benefit, depending on the accident's severity.

Continuous coverage to age 75

The coverage amount will not reduce due to age while in a level term period². When the initial 10-year level term period ends you may apply with evidence of insurability to enter another 10-year level period (must be under age 66). Otherwise, your coverage, up to \$50,000, will continue under the Group Annual Term Insurance plan with 5-year age banded rates until termination at age 75. Rates will be based on your age at time of transfer. At the end of 5 years, your rate will again increase based on your age at that time.

What else is included?



receive a portion of the death benefit early

Accelerated Life Benefit

If you are diagnosed with a terminal illness, as defined in the certificate, you may receive a portion of your death benefit while still 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.



keep coverage

Conversion of coverage

If you later become ineligible for this group coverage, you have the option to convert coverage to an individual Whole Life Insurance policy without proof of good health.

How much does it cost?

Simplified Issue 10-Year Group Level Term Life Insurance Semi-Annual Non-Tobacco Rates

Issue Age	\$50,000 <i>(under age 60)</i>		\$100,000 <i>(under age 50)</i>		\$200,000 <i>(under age 40)</i>	
	Male	Female	Male	Female	Male	Female
18 – 29	21.60	18.90	43.20	37.80	86.40	75.60
30	21.90	18.90	43.80	37.80	87.60	75.60
31	22.50	19.50	45.00	39.00	90.00	78.00
32	22.80	19.80	45.60	39.60	91.20	79.20
33	24.00	19.80	48.00	39.60	96.00	79.20
34	24.60	20.70	49.20	41.40	98.40	82.80
35	24.90	22.20	49.80	44.40	99.60	88.80
36	25.20	23.10	50.40	46.20	100.80	92.40
37	25.80	24.00	51.60	48.00	103.20	96.00
38	27.30	24.60	54.60	49.20	109.20	98.40
39	28.20	25.80	56.40	51.60	112.80	103.20
40	29.70	27.90	59.40	55.80		
41	32.40	29.10	64.80	58.20		
42	35.40	30.60	70.80	61.20		
43	36.00	32.10	72.00	64.20		
44	39.00	35.10	78.00	70.20		
45	42.30	37.20	84.60	74.40		
46	46.50	39.60	93.00	79.20		
47	53.70	42.00	107.40	84.00		
48	57.60	44.10	115.20	88.20		
49	63.60	46.80	127.20	93.60		
50	69.00	50.70				
51	75.00	54.30				
52	75.90	58.20				
53	88.20	61.80				
54	94.50	66.60				
55	100.80	71.70				
56	114.60	76.80				
57	120.90	81.90				
58	134.10	86.40				
59	141.90	91.80				

Rates shown are as of August 1, 2022. Premiums include the cost for life insurance. The optional AD&D coverage semi-annual rate is \$0.18 per \$1,000. Contact the plan administrator for Tobacco-user rates.

Exclusions and limitations

The Life Insurance coverage has a two-year suicide exclusion from the effective date of coverage or increase in coverage. The Accelerated Life and AD&D benefits have additional exclusions that are described in the certificate of insurance.

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

Ready to Apply?

Submit your completed application to Benafica, LLC.

Benafica[®]

✉ 6701 Upper Afton Road, #200
St. Paul, MN 55125
Or by email to info@Benafica.com

Questions?

Contact the plan administrator **(651) 287-3253** or visit <https://members.benafica.com/osba>

¹The initial premium will not change for the first 10 years, unless the insurance company exercises its right to change premium rates for all insureds covered under the group policy with 60 days advance written notice.

²Reduction of benefits will occur once the level term period has ended. Benefit amounts reduce to 65% of original coverage at age 65; 25% at age 70; and will terminate at age 75. Premium is also reduced accordingly and automatically adjust for the new benefit amount(s).

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. 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 LP00GP.

2281216

Group #31091-3 Date Prepared: 08/01/2022

212572-02152021

Group Term Life Simplified Issue Application for 10-Year Level Term Rate

The applicant should complete this form to apply for **Simplified Issue** coverage. If approved, this insurance will enter a 10-year level term rate period. Please return this application by mail to **Benafica LLC, 6701 Upper Afton Road, #200, Saint Paul, MN 55125** or by email to info@Benafica.com.

Questions? Contact the plan administrator toll-free by phone (651) 287-3253 or visit <https://members.benafica.com/osba>

OHIO STATE BAR ASSOCIATION

Policy No. 31091-3

1. TELL US ABOUT YOURSELF

Member's Information (complete this section only if applying for Member coverage on this application):

Name (Last, First, M.I.)			<input type="checkbox"/> Male <input type="checkbox"/> Female	
Date of Birth (MM/DD/YYYY)	Place of Birth	Social Security Number		
Address	City	State	Zip	
Home/Cell Phone #	Work Phone #	E-mail Address		

Spouse's Information (complete this section only if applying for Spouse coverage on this application):

Name (Last, First, M.I.)			Name of Member	
<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth (MM/DD/YYYY)	Place of Birth	Social Security Number	
Address	City	State	Zip	
Home/Cell Phone #	Work Phone #	E-mail Address		

	Member	Spouse
a) Have you used tobacco or nicotine products of any kind in the last 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b) Are you currently working less than 30 hours per week at your regular occupation and place of business?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c) Will any of the life insurance proposed in this application replace, discontinue or change any life insurance or annuities now in force?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please explain: _____		

2. SELECT YOUR COVERAGE

10-Year Level Term

Member Amount

\$200,000 (Under age 40) \$100,000 (Under age 50) \$50,000 (Under age 60)

Spouse Amount

\$200,000 (Under age 40) \$100,000 (Under age 50) \$50,000 (Under age 60)

Please select if you wish to include additional options with your coverage (If AD&D is elected, benefit will match life amount):

- Member Accidental Death & Dismemberment
 Spouse Accidental Death & Dismemberment

3. PROVIDE YOUR HEALTH INFORMATION

Member/Employee: Height ___ ft. ___ in. Weight ___ lbs. Spouse of Member: Height ___ ft. ___ in. Weight ___ lbs.

	Member	Spouse
1) Have you ever been treated for or been diagnosed by a member of the medical profession as having a positive HIV (Human Immunodeficiency Virus) test or AIDS (Acquired Immunodeficiency Syndrome)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2) Have you ever been diagnosed or treated by a member of the medical profession for:		
a. stroke, cancer/tumor, diabetes, or a mental condition requiring hospitalization?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. disease or disorder of the heart, lungs (excluding asthma), liver or kidneys?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. disease or disorder of the blood, or neurological, immune, digestive or intestinal system?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3) Have you ever received medical treatment or counseling for the use of alcohol or prescribed or non-prescribed drugs, or been advised by a member of the medical profession to discontinue or reduce the use of such substances?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.) In the past 5 years, have you been hospitalized or admitted to a medical care facility?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.) In the past 24 months, have medical tests, procedures or treatment been recommended by a member of the medical profession that have not yet been performed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

For every "Yes" answer to questions in the previous section, give details below. Please attach a separate sheet if additional space is needed.

Q#	Applicant	Description of Condition	Date Condition Began	Description of Treatment Received	Health Practitioner Name, Full Address and Phone
	<input type="checkbox"/> Member <input type="checkbox"/> Spouse				
	<input type="checkbox"/> Member <input type="checkbox"/> Spouse				
	<input type="checkbox"/> Member <input type="checkbox"/> Spouse				

4. DESIGNATE YOUR BENEFICIARY

Include Name, Address, Date of Birth, and Social Security Number for each beneficiary you list below. List the percent each will receive. The total must equal 100 percent.

Beneficiary for Member Coverage (complete this section only if applying for Member coverage on this application)

Name (Last, First, M.I.)					
Date of Birth (MM/DD/YYYY)	Social Security Number		Relationship		Percent
Address		City	State	Zip	Home/Cell Phone #

Name (Last, First, M.I.)					
Date of Birth (MM/DD/YYYY)	Social Security Number		Relationship		Percent
Address		City	State	Zip	Home/Cell Phone #

Beneficiary for Spouse Coverage (complete this section only if applying for Spouse coverage on this application)

Name (Last, First, M.I.)					
Date of Birth (MM/DD/YYYY)	Social Security Number		Relationship		Percent
Address		City	State	Zip	Home/Cell Phone #

Name (Last, First, M.I.)					
Date of Birth (MM/DD/YYYY)	Social Security Number		Relationship		Percent
Address		City	State	Zip	Home/Cell Phone #

5. COMPLETE THE FOLLOWING PAYMENT OPTION SECTION

Choose only one. Option selected is applicable to all coverages approved through this application.

<input type="checkbox"/> Semi-Annual Auto Pay	I request and authorize Benafica to make automatic deductions against my <i>(please choose one)</i> : <input type="checkbox"/> Checking Account (include a voided check) <input type="checkbox"/> Savings Account (include a voided deposit slip) Routing Number: _____ Account Number: _____ _____ / ____ / ____ <i>Accountholder's Signature</i> <i>Date</i> <i>Name of Financial Institution</i>
<input type="checkbox"/> Semi-Annual Direct Bill	<p><i>Send No Money Now!</i> If you select this method, and are approved for coverage you will receive an invoice for your required premium.</p>

6. READ THIS INFORMATION CAREFULLY, THEN SIGN AND DATE BELOW

- To the best of my knowledge and belief, the information I have provided is complete and correct.
- I understand and agree that no coverage shall take effect unless this application is approved by ReliaStar Life Insurance Company and the first premium is paid in my lifetime.
- I understand my coverage begins on the “effective date” assigned by ReliaStar Life Insurance Company.

Authorization and Acknowledgment – Please read and sign below. For underwriting and claim purposes, I give my permission to: Any physician, or any other member of the medical profession, hospital, clinic, other medical or medically related facility, pharmacy, pharmacy benefit manager, insurance or reinsurance company, MIB, Inc. (MIB), Department of Motor Vehicle Records, employer or any other organization or person to give ReliaStar Life Insurance Company (ReliaStar Life) or its authorized representative (including ChoicePoint or any consumer reporting agency) acting on its behalf ALL INFORMATION on my behalf (except as limited below), including findings on medical care, psychiatric or psychological care or examination, surgery, pharmacy prescriptions or prescription records or any non-medical information, including motor vehicle records, as they apply to any person who is to be covered. I give my permission to ReliaStar Life, or its reinsurers, to make a brief report of personal health information to MIB about these same persons. I give my permission to ReliaStar Life to get consumer or investigative consumer reports about these same persons.

I give my permission to ReliaStar Life to get any and all such information for the purposes described in this form. I specifically consent to the redisclosure of such information as set forth in this form. I know that my medical records, including any alcohol or drug abuse information, may be protected by Federal Regulations – 42 CFR Part 2. I may revoke this authorization as it applies to any information protected by 42 CFR Part 2 at any time, but not to the extent action has been taken in reliance on it.

I understand all or part of the information obtained by this authorization may be communicated between ReliaStar Life its affiliates and may be sent to MIB. This information may be made available to any ReliaStar Life affiliate, reinsurer, employer, or contractor who processes transactions that concern any coverage I may have requested or have with ReliaStar Life or its affiliates.

I understand that my additional written consent will be required before any information described above is given, sold, transferred, or, in any way, relayed to another party not previously specified (unless otherwise provided by law). My additional consent must be provided on a form that states the new use of the information or why another party needs it. I know that I have the right to get a copy of this form. A photocopy of this form will be as valid as the original. This form will be valid for 24 months from the date shown below. I acknowledge that I have been given ReliaStar Life’s Consumer Privacy Notice.

Any person who, knowingly with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime, and may subject such person to criminal and civil penalties, and denial of insurance benefits.

Member’s Signature <i>(always required)</i>	Date	Spouse’s Signature <i>(if applying)</i>	Date
---	------	---	------

ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York Consumer Privacy Notice and Insurance Information Practices Notice

We are pleased to provide you with information regarding your application or claim. This information is provided to you in accordance with legislation enacted in your state. You may also receive other privacy notices from us or from our affiliated companies. **Please keep this notice and a copy of the completed application or claim form for your records.**

Our Underwriting Procedures

For certain types of coverage, we underwrite your request to determine if you are eligible for the coverage you requested. We review all of the information in the application, and, if necessary, confirm or add to this information in the ways described in this notice. In the event of an adverse underwriting decision, we will provide you with the specific reason for the decision in writing.

Privacy and Information Practices

Collecting Information

Your application or claim form is our main source of information. But we may:

- Ask you to have a physical exam, an EKG and/or a blood profile, etc.
- Ask physicians, hospitals, or other health care providers to confirm or add to the information you have given us. The types of information we may ask for are described on the authorization form you will be asked to sign. If you want a copy of this form, it will be given to you for your records.
- Obtain information from MIB, LLC., formerly known as the Medical Information Bureau. See “Notice Regarding MIB, LLC.” below.
- Seek information from other companies you have applied to for insurance.
- Ask you for additional information through use of a written request.

Notice Regarding Consumer Reports

Insurance companies commonly ask an outside source to verify and add to the information given in an application. Consumer reports are used to help us decide if you are eligible for the insurance you have applied for. The report deals with your mode of living, character, general reputation, and such personal items as your health, job, and finances. It may include information on the following: your marital status, past and present employment record, job duties, driving record, avocation, health history, use of alcohol and drugs, and hazardous sports activities. The agency may get information in these ways: from public records, and by contacting you, members of your family, business associates and employers, financial sources, friends, or others you know. This information will not be used to determine your sexual orientation. You can request that the agency interview you in connection with the preparation of the report. If the report affects your application as requested, we will notify you and provide you with the name and address of the reporting firm.

We use the report only to be sure that each application is evaluated on a fair basis. We will not reveal any of the information we obtain to your friends or associates. We may reveal the information we obtain to other companies or entities affiliated with us. The information may be kept by the consumer reporting agency; it may also later be given to others who have a legitimate need for these reports. It will be given only to the extent permitted by these laws: the Federal Fair Credit Reporting Act as amended by the Consumer Credit Reporting Reform Act of 1996; your state's Fair Credit Reporting Act, if any; or your state's Insurance Information and Privacy Protection Act, if any. If you wish, we will send you the name, address and phone number of any agency we ask to prepare a consumer report about you. The agency will give you a copy of the report if you ask for one and give proper identification.

Information Use

We will use the information only for business purposes arising from the relationship you have with us.

Information Maintenance and Disclosure

We treat the information we have about you as confidential. The authorization form that you have been asked to complete will permit us to send the information to our affiliates and to MIB, LLC, our reinsurers, employees, contractors, or other organizations that process transactions concerning coverage you have with us or our affiliates, and to other life insurance companies to whom you may apply for life or health insurance or to whom a claim for benefits may be submitted. In certain circumstances, the information we have about you may be disclosed to third parties without your specific permission.

Access to Information

If you request it in writing, we will send you a copy of the relevant information we obtain about you in connection with your request for coverage or an adverse underwriting decision. Medical information, however, will only be disclosed through the attending licensed physician unless state law provides otherwise. If you feel that any of the information in our file is not correct or is incomplete, we will review it. If we agree with you, we will make the corrections. If we do not agree with you, you may file a short statement of dispute with us. Your statement will be included any time we disclose this information to anyone. We will not send you information we collect in expectation of or in connection with any claim or civil or criminal proceeding.

Notice Regarding MIB, LLC.

We or our reinsurers may make brief reports to MIB, LLC (hereafter “MIB”). The reports will include the factors that affect the insurability of any person for whom coverage is being requested. MIB is a nonprofit organization of life insurance companies. It operates an information exchange for its members. If you apply to some other member company for life or health coverage, or send in a claim for benefits, MIB may supply that company with any information in its file. If you ask, MIB will arrange to disclose to you the information it has about you in its file. If you question the accuracy of the information in MIB’s file, you may contact MIB and ask them to correct it as provided in the Fair Credit Reporting Act. The address of MIB’s information office is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734. MIB’s phone number is 866-692-6901. We may also release information in our files to other life insurance companies to whom you may apply for life or health insurance or to whom a claim for benefits may be submitted.