

Funeral Planning, Will Prep, and Concierge Services



NCFLEX
STATE INSURANCE PLANS
NCFLEX.ORG

Peace of mind when it's needed the most

Available to employees who are covered for group life insurance through State of North Carolina/ NCFlex Group Term Life Plan offered by Voya Employee Benefits. Funeral planning, will prep and concierge services are provided by Everest Funeral Package, LLC.

Everest is pleased to provide a value-added service that can help to empower individuals who are dealing with funeral related issues.

**While you can't predict
life's outcome,
you can prepare for it.**



Funeral Planning, Will Prep and Concierge
Services provided by Everest Funeral
Package, LLC, Houston, TX.

**For Participants in the NCFlex Group Term Life Plan
Group Number: 680770
For Customer Service, call: 877-464-5111**

Who is Everest?

Everest, the first nationwide funeral planning and concierge service, is an independent consumer advocate who works on your behalf. Everest's sole purpose is to provide the information you need to make the most informed decisions about all funeral related issues and then put those wishes into action.

You're never locked into a decision because Everest's funeral advisory services can be used at any funeral home across North America.

Everest is an impartial consumer advocate, not a funeral home. Everest does not sell funeral goods or services, nor does Everest receive any commissions from funeral homes or other service providers in the funeral industry. With Everest, you are removed from a sales-focused environment, allowing you and your family to make well-informed and confident decisions during a stressful time.

Everest offers both pre-planning and at-need services at or near the time of need. Everest's online planning tools help you prepare for the future. At-need services include price negotiation assistance and communicating the family's wishes to the funeral home. Everest Advisors are available by phone 24/7 and can determine eligibility for the expedited life insurance claim process.

Everest's services include

Who is eligible?

Everest can be used to plan a funeral for an employee; a spouse, or an employee's dependents up to age 26.

Pre-planning Services

24/7 advisor assistance

- To discuss funeral planning issues

PriceFinderSM research reports

- The only nationwide database of funeral home prices
- Detailed, local funeral home price comparisons

Online planning tools

Include

- Personal profile
- "10 key decisions" planner
- "My Wishes" planning guide
- Reference guide

Information stored and maintained in a secure data warehouse

Online Will Prep

- Online tool allows users to create customized legal documents such as a Will, Health Care Directive, Power of Attorney, and more
- Users are asked a series of easy-to-answer questions with helpful explanations and examples
- Based on responses, a customized legal document unique to the individual's situation is created

At-need Services

At-need family support

- Family assistance and plan implementation
- Communicate the personal funeral plan to the funeral home, removing the family from a sales-focused environment
- Provide 24-hour assistance throughout the funeral process
- Expedited life insurance claim process. Eligible beneficiaries may have access to a portion of the life insurance funds in as little as two business days following receipt of the claim form.

Negotiation assistance

- Gather pricing information and present it to the family in an easy-to-read format
- Negotiate funeral service pricing with local funeral homes
- Help the family compare prices of caskets and other products

Getting started

Create an online profile and use Everest's planning tools. Visit everestfuneral.com/voya

- Enter your email address and State of North Carolina
- Create a password and complete your online profile
- Access "Planning Tools"

If you do not have access to a computer, Everest advisors are available 24/7 by calling **1-800-913-8318**.

Contact your employer for more information.

Funeral Planning, Will Prep, and Concierge Services are provided by Everest Funeral Concierge, Houston, TX. Products and services may not be available in all states.

Insurance issued by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya[®] family of companies.

For use by participants in the NCFlex Group Term Life Plan only.

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