

## **Protect your family's financial future**

Enroll in your group life insurance plan





## Guaranteed coverage options

The following coverage options are available to elect:

### Within 31 days of initial eligibility:

- **Employee:** Elect up to six times your compensation, not to exceed \$750,000
- **Spouse:** Elect up to \$25,000
- **Child:** All coverage is guaranteed

### During each annual enrollment:

- Child: All coverage is guaranteed

### Within 31 days of a qualified family status change:

- Employee: Elect or increase coverage by one times your compensation, not to exceed the lesser of six times your compensation or \$750,000
- Child: All coverage is guaranteed

Elections made outside of these periods and elections exceeding these amounts require EOI.

## Why do I need life insurance?

### Group term life insurance

provides cost-effective insurance protection during your working years. It provides an additional level of financial protection alongside your personal savings, individual life insurance and Social Security benefits. Group term life insurance allows you the flexibility to increase your coverage when your family's need for financial protection is the greatest and to lower your coverage when your financial commitments decrease.

Beneficiaries receive funds to help with their everyday living expenses – such as mortgage payments or medical bills – education expenses, your funeral costs and more.

Your family is everything – and group term life insurance can help protect their financial future so you can enjoy everyday moments in the here and now.

### Accidental death and dismemberment (AD&D) insurance

provides additional financial protection should you die or become dismembered due to a covered accident – whether it occurs at work or elsewhere.

## Questions?

Contact Employee Health Benefits

## Your basic and optional coverages

Basic coverage (automatically enrolled)		
✓ <b>Core life</b>	1x total compensation	<ul style="list-style-type: none"> <li>• Minimum: <b>\$20,000</b></li> <li>• Maximum: <b>\$200,000</b></li> <li>• Matching AD&amp;D</li> </ul>
Optional coverages		
✚ <b>Additional life</b>	1-6x total compensation	<ul style="list-style-type: none"> <li>• Maximum: <b>\$750,000</b></li> </ul>
✚ <b>Spouse life</b>	50% of employee's additional life coverage	<ul style="list-style-type: none"> <li>• Maximum: <b>\$25,000</b></li> <li>• Employees must have elected additional life in order to elect spouse life</li> <li>• Spouse life terminates at spouse's age 70</li> </ul>
✚ <b>Child life</b>	<b>\$10,000</b>	<ul style="list-style-type: none"> <li>• Children eligible from live birth to age 26</li> </ul>

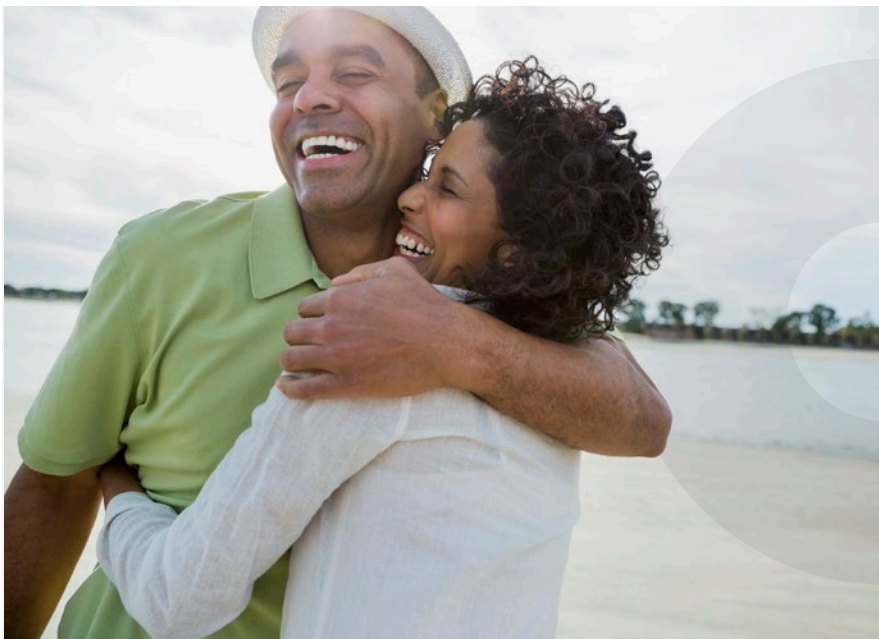
A child may only be covered by one parent.

Dependents who are full-time active duty military members of any nation or international authority are not eligible.



### Why life insurance?

Learn how life insurance can protect your financial future by watching a brief video at [LifeBenefits.com/videos/term](https://LifeBenefits.com/videos/term)



## Monthly cost of coverage

Please note, rates increase with age.

Optional and spouse term life (Rates/\$1,000/month)		
Age	Employee	Spouse
Under 25	\$0.050	\$0.051
25-29	0.050	0.051
30-34	0.050	0.051
35-39	0.058	0.066
40-44	0.122	0.139
45-49	0.245	0.263
50-54	0.346	0.336
55-59	0.511	0.518
60-64	0.756	0.715
65-69	0.994	0.715
70-74	1.310	0.715
75 and over	1.310	0.715

### Child term life

One premium provides coverage for all eligible children.

\$10,000	\$1.00 per month
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All rates are subject to change.



## Here's the easy math to your monthly premium:

Total coverage you need \$ \_\_\_\_\_  
 $\div$  1,000 \$ \_\_\_\_\_  
 $\times$  your rate \$ \_\_\_\_\_  
**=**  
**Monthly premium \$ \_\_\_\_\_**

## How much life insurance do I need?

Check out our life insurance calculator at [LifeBenefits.com/insuranceneeds](http://LifeBenefits.com/insuranceneeds)

### Take your coverage with you

If you are no longer eligible for coverage as an active employee, you may be eligible to port your group life and AD&D insurance coverage or you may convert your life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to the Manatee County Government. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively at work requirement of the policy.

Products are offered under policy form series MHC-96-13180.9.

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[lifebenefits.com](http://lifebenefits.com)

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