



Manatee County
Group term life and accidental death and
dismemberment (AD&D) insurance
Active employees

Insurance products issued by: Minnesota Life Insurance Company

Protect your family's financial future

Term life and AD&D insurance

Term life insurance benefits through your employer can help protect your family's financial future against the unexpected loss of life, and income, during your working years.



Enhance your life insurance protection without health questions

- Employee: Increase your existing optional coverage by one times annual earnings; not to exceed a new total of six times annual earnings or \$500,000, whichever is less

Employee increasing existing coverage without health questions is a one-time opportunity

October 13 — November 13, 2026

Basic coverage (automatically enrolled)

Core life	1x your total compensation	• Maximum: \$200,000 • Includes matching AD&D benefit
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Optional coverages

Employee optional life	1-6x your total compensation	• Maximum: \$750,000
Spouse/domestic partner optional life	50% of employee's optional life amount	• Maximum: \$25,000 • An employee must be insured for optional life in order to be insured for spouse life
Child optional life	\$10,000	• Children are eligible from live birth until age 26

If your spouse/domestic partner or child is eligible for coverage as an employee, they cannot be covered as your dependent. A child may be covered by only one employee.

Monthly cost of coverage

Employee optional life insurance

(rates/\$1,000/month)

Age	Rate
Under 25	\$0.040
25-29	0.040
30-34	0.040
35-39	0.046
40-44	0.098
45-49	0.196
50-54	0.277
55-59	0.409
60-64	0.605
65-69	0.795
70 and over	1.048

Spouse/domestic partner optional life insurance

(rates/\$1,000/month)

Age	Rate
Under 25	\$0.051
25-29	0.051
30-34	0.051
35-39	0.066
40-44	0.139
45-49	0.263
50-54	0.336
55-59	0.518
60-64	0.715
65-69	0.715

Optional child life

One premium provides coverage for all eligible children

\$10,000 \$1.00 per month

Please note, employee and spouse/domestic partner rates increase with age and are subject to change

Evaluate your insurance needs

Visit Benefit Scout® to learn more about your insurance options and costs, ask questions and determine your needs.

Visit LifeBenefits.com/ManateeYourChoice

Enroll

To enroll go to: [Benefit Express](#)

Benefit Scout is an educational tool designed to help you understand and make decisions about your employee benefits.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to Manatee County. 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.

Insurance products are issued by Minnesota Life Insurance Company. Minnesota Life Insurance Company is not an authorized New York insurer and does not do insurance business in New York. The company is headquartered in St. Paul, MN. Minnesota Life Insurance Company is solely responsible for the financial obligations under the policies or contracts it issues.

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

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



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