

Group Life Insurance Program

Your employer provides benefit eligible employees Term Life and Accidental Death & Dismemberment (AD&D) Insurance through Securian - administered by Ochs, Inc.

LIFE and AD&D INSURANCE

Protect yourself and your family from the unexpected loss of life and income during working years. Life Insurance provides a financial benefit to beneficiaries upon death; AD&D Insurance provides additional financial protection if the insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.

HOW MUCH LIFE INSURANCE DO YOU NEED?


Check out the life insurance calculator at LifeBenefits.com/Insuranceneeds.



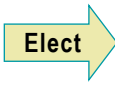
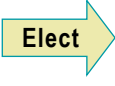
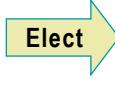
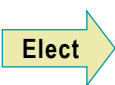
Insurance helps cover

- Funeral/burial costs
- Medical bills
- Taxes & living expenses (i.e. mortgage, childcare)

Automatically Enrolled Coverage

Employee Basic Term Life and AD&D		\$20,000*	<ul style="list-style-type: none"> • Includes a matching AD&D benefit • Employer paid benefit
Dependent Life Package		\$1,500 spouse / \$1,500 children	<ul style="list-style-type: none"> • Insures your spouse and all dependent children - live birth to age 26 • Employee paid benefit

Elect Supplemental Coverage - employee paid benefits

Employee Term Life		up to the lesser of 5x annual earnings or \$500,000 maximum	<ul style="list-style-type: none"> • Elect in \$10,000 increments
Spouse Term Life		up to \$250,000 maximum (not to exceed 100% of employee's total basic & supplemental coverage)	<ul style="list-style-type: none"> • Elect in \$5,000 increments
Child Term Life		up to \$10,000 each child	<ul style="list-style-type: none"> • Elect in \$1,000 increments • One premium insures all eligible children from live birth to age 26
Voluntary AD&D Employee or Family		up to 5x annual earnings \$500,000 maximum	<ul style="list-style-type: none"> • Elect in \$10,000 increments • Family benefit is a percentage of the employee's elected AD&D amount: Spouse with children - 40%; no children - 50%, Each child with spouse - 10%; no spouse - 15%

If your spouse or child is eligible for employee coverage, they cannot be covered as a dependent. Only one employee may cover a dependent child.

*Coverage reduces to 50% at age 70 (see certificate for details).

MONTHLY COST

Employee or Spouse Supplemental Term Life

See rate grid for easy cost calculation.

Age	Rate per \$1,000
<25	\$0.04
25-29	\$0.04
30-34	\$0.04
35-39	\$0.08
40-44	\$0.10
45-49	\$0.15
50-54	\$0.23
55-59	\$0.43
60-64	\$0.66
65-69	\$1.27
70-74	\$2.06
75*	\$2.06

*Rates beyond age 75 are available upon request.
Rates increase with age and all rates are subject to change.

Child Term Life <i>one premium insures all eligible children</i>	\$1,000 for \$0.13
Dependent Package <i>Spouse \$1,500 / Child \$1,500</i>	\$0.60 per month
Voluntary AD&D <i>Rate per \$1,000</i>	Employee: \$0.02 Family: \$0.03

ENROLL NOW

Turn in your completed forms to your employer by the enrollment deadline. Premiums will be automatically deducted from your paycheck.

BENEFICIARY DESIGNATIONS

Naming a beneficiary is an important right of life insurance ownership; this determines who receives the death benefit. It is recommended that you review and update your elections periodically.

ADDITIONAL FEATURES

- **Waiver of Premium** - If you become totally and permanently disabled, according to the terms of your certificate, life insurance premiums may be waived.
- **Accelerated Benefit** - If an insured person is diagnosed with a terminal illness, as defined in your certificate, he/she may be eligible to request early payment of the life insurance in force.
- **Continuation** - If you are no longer eligible for coverage as an active employee, you may be eligible to continue your coverage, if elected during the limited enrollment period. Premiums may be higher than those paid by active employees. Contact your employer or Ochs for information.

NEWLY HIRED EMPLOYEES

A special guaranteed issue opportunity is available for newly hired employees during their initial 31 day enrollment period. No evidence of insurability is required for the following **guaranteed amounts**:

- **Employee** - up to **\$150,000**
- **Spouse** - up to **\$30,000**
- **Child** - **all coverage**
- **Voluntary AD&D** - **all coverage**

Evidence of insurability is required for elections above the guaranteed amounts.

ANNUAL ENROLLMENT

During your employer's designated annual enrollment period, **elections will require evidence of insurability.**

OTHER ENROLLMENT

If your policy or employer allows enrollment outside of their designated enrollment periods, **elections will require evidence of insurability.** *If you experience a family status change, check with your employer within 31 days to confirm guaranteed issue eligibility.*



Contact Ochs

ochs@ochsinc.com
651-665-3789 or 1-800-392-7295

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company, an affiliate of Securian. 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.

Policy forms are offered under policy form series MHC-96-13180.2 & 02-30428.

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