

# 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](http://LifeBenefits.com/Insuranceneeds).



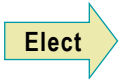
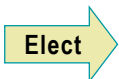
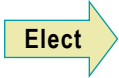
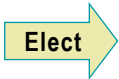
### Insurance helps cover

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

## Automatically Enrolled Coverage - employer paid

**Basic Term Life** Refer to Benefit Guide for details regarding the employer paid Life Insurance.

## Elect Supplemental Coverage - employee paid (Not available to Board Members)

<b>Employee</b> Term Life		up to <b>\$500,000</b> maximum	<ul style="list-style-type: none"> <li>• Elect in <b>\$10,000 increments</b></li> </ul>
<b>Spouse**</b> Term Life		up to <b>\$250,000</b> maximum - (not to exceed 100% of employee's total basic & supplemental coverage)	<ul style="list-style-type: none"> <li>• Elect in <b>\$10,000 increments</b></li> </ul>
<b>Child</b> Term Life		<b>\$10,000</b> or <b>\$15,000</b> on each child	<ul style="list-style-type: none"> <li>• One premium insures all eligible children from live birth to age 26</li> </ul>
<b>Voluntary AD&amp;D*</b> Employee or Family		up to <b>\$250,000</b> maximum - <i>spouse max - \$150,000 &amp; child max - \$37,500</i>	<ul style="list-style-type: none"> <li>• Elect in <b>\$10,000 increments</b></li> <li>• Family benefit is a percentage of the employee's elected AD&amp;D amount:  <b>Spouse</b> with children - 50%; no children - 60%,  <b>Each child</b> with spouse - 10%; no spouse - 15%</li> </ul>

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 beginning at age 65 for the Employee Voluntary AD&D (see certificate for details).

\*\*Any reference to spouse includes domestic partner; see your certificate for details.

## TENTHLY COST

### Employee or Spouse Supplemental Term Life

See rate grid for easy cost calculation.

Age	Rate per \$1,000
<25	\$0.048
25-29	\$0.048
30-34	\$0.048
35-39	\$0.096
40-44	\$0.120
45-49	\$0.180
50-54	\$0.276
55-59	\$0.504
60-64	\$0.792
65-69	\$1.452
70-74	\$2.352
75*	\$2.352

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

#### Child Term Life

**\$10,000 for \$1.12**  
Or  
**\$15,000 for \$1.68**  
one premium insures  
all eligible children

#### Voluntary AD&D

**Employee: \$0.030**  
**Family: \$0.054**  
Rate per \$1,000

### 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, life insurance premiums may be waived.
- **Accelerated Benefit** - If an insured person becomes terminally ill, he/she may be eligible to request early payment of 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 **\$250,000**
- **Spouse** - up to **\$50,000**
- **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, no evidence of insurability is required for the following **guaranteed amounts**:

- **Child** - **all coverage**
- **Voluntary AD&D** - **all coverage**

*Evidence of insurability is required for elections above the guaranteed amounts and all other elections.*

## 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 or Securian Life, affiliates of the Securian Financial Group, Inc. 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-96-13180.4 & 02-30428.4.

Ochs, Inc.  
A Securian Company  
400 Robert Street N, Ste. 1880, St. Paul, MN 55101



Email: ochs@ochsinc.com  
Phone: 651-665-3789 • 1-800-392-7295  
Web: ochsinc.com



**Employee and Spouse Supplemental Term Life Tenthly Rates (based on employees age)**

Age	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-75*
<b>Rate per \$1,000</b>	\$0.048	\$0.048	\$0.048	\$0.096	\$0.120	\$0.180	\$0.276	\$0.504	\$0.792	\$1.452	\$2.352
<b>Coverage</b>											
<b>\$10,000</b>	0.48	0.48	0.48	0.96	1.20	1.80	2.76	5.04	7.92	14.52	23.52
<b>\$20,000</b>	0.96	0.96	0.96	1.92	2.40	3.60	5.52	10.08	15.84	29.04	47.04
<b>\$30,000</b>	1.44	1.44	1.44	2.88	3.60	5.40	8.28	15.12	23.76	43.56	70.56
<b>\$40,000</b>	1.92	1.92	1.92	3.84	4.80	7.20	11.04	20.16	31.68	58.08	94.08
<b>\$50,000</b>	2.40	2.40	2.40	4.80	6.00	9.00	13.80	25.20	39.60	72.60	117.60
<b>\$60,000</b>	2.88	2.88	2.88	5.76	7.20	10.80	16.56	30.24	47.52	87.12	141.12
<b>\$70,000</b>	3.36	3.36	3.36	6.72	8.40	12.60	19.32	35.28	55.44	101.64	164.64
<b>\$80,000</b>	3.84	3.84	3.84	7.68	9.60	14.40	22.08	40.32	63.36	116.16	188.16
<b>\$90,000</b>	4.32	4.32	4.32	8.64	10.80	16.20	24.84	45.36	71.28	130.68	211.68
<b>\$100,000</b>	4.80	4.80	4.80	9.60	12.00	18.00	27.60	50.40	79.20	145.20	235.20
<b>\$110,000</b>	5.28	5.28	5.28	10.56	13.20	19.80	30.36	55.44	87.12	159.72	258.72
<b>\$120,000</b>	5.76	5.76	5.76	11.52	14.40	21.60	33.12	60.48	95.04	174.24	282.24
<b>\$130,000</b>	6.24	6.24	6.24	12.48	15.60	23.40	35.88	65.52	102.96	188.76	305.76
<b>\$140,000</b>	6.72	6.72	6.72	13.44	16.80	25.20	38.64	70.56	110.88	203.28	329.28
<b>\$150,000</b>	7.20	7.20	7.20	14.40	18.00	27.00	41.40	75.60	118.80	217.80	352.80
<b>\$160,000</b>	7.68	7.68	7.68	15.36	19.20	28.80	44.16	80.64	126.72	232.32	376.32
<b>\$170,000</b>	8.16	8.16	8.16	16.32	20.40	30.60	46.92	85.68	134.64	246.84	399.84
<b>\$180,000</b>	8.64	8.64	8.64	17.28	21.60	32.40	49.68	90.72	142.56	261.36	423.36
<b>\$190,000</b>	9.12	9.12	9.12	18.24	22.80	34.20	52.44	95.76	150.48	275.88	446.88
<b>\$200,000</b>	9.60	9.60	9.60	19.20	24.00	36.00	55.20	100.80	158.40	290.40	470.40
<b>\$210,000</b>	10.08	10.08	10.08	20.16	25.20	37.80	57.96	105.84	166.32	304.92	493.92
<b>\$220,000</b>	10.56	10.56	10.56	21.12	26.40	39.60	60.72	110.88	174.24	319.44	517.44
<b>\$230,000</b>	11.04	11.04	11.04	22.08	27.60	41.40	63.48	115.92	182.16	333.96	540.96
<b>\$240,000</b>	11.52	11.52	11.52	23.04	28.80	43.20	66.24	120.96	190.08	348.48	564.48
<b>\$250,000</b>	12.00	12.00	12.00	24.00	30.00	45.00	69.00	126.00	198.00	363.00	588.00
<b>\$260,000</b>	12.48	12.48	12.48	24.96	31.20	46.80	71.76	131.04	205.92	377.52	611.52
<b>\$270,000</b>	12.96	12.96	12.96	25.92	32.40	48.60	74.52	136.08	213.84	392.04	635.04
<b>\$280,000</b>	13.44	13.44	13.44	26.88	33.60	50.40	77.28	141.12	221.76	406.56	658.56
<b>\$290,000</b>	13.92	13.92	13.92	27.84	34.80	52.20	80.04	146.16	229.68	421.08	682.08
<b>\$300,000</b>	14.40	14.40	14.40	28.80	36.00	54.00	82.80	151.20	237.60	435.60	705.60
<b>\$350,000</b>	16.80	16.80	16.80	33.60	42.00	63.00	96.60	176.40	277.20	508.20	823.20
<b>\$400,000</b>	19.20	19.20	19.20	38.40	48.00	72.00	110.40	201.60	316.80	580.80	940.80
<b>\$450,000</b>	21.60	21.60	21.60	43.20	54.00	81.00	124.20	226.80	356.40	653.40	1,058.40
<b>\$500,000</b>	24.00	24.00	24.00	48.00	60.00	90.00	138.00	252.00	396.00	726.00	1,176.00

\*Additional rates available upon request  
 Rates change according to age brackets.  
 Rate Grid Private.doc