

Group Life Insurance Program

Your employer provides benefit eligible employees Term Life and Accidental Death & Dismemberment (AD&D) Insurance through Securian Financial - 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 - employer paid

Employee
Basic Term Life and AD&D



Amount varies*

according to job classification, see certificate for details

- Includes a matching AD&D benefit

Elect Voluntary Coverage - employee paid

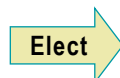
Employee
Term Life and AD&D



Minimum **\$20,000** up to **\$500,000** maximum

- Elect in **\$1,000 increments**
- Includes a matching AD&D benefit

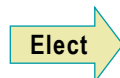
Spouse
Term Life and AD&D



up to **\$250,000** maximum

- Elect in **\$10,000 increments**
- Includes a matching AD&D benefit

Child
Term Life and AD&D



\$5,000, \$10,000, \$15,000 or **\$20,000** each child

- One premium insures all eligible children from live birth to age 26
- Includes a matching AD&D benefit
- First eligible newborn child benefit

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 65% beginning at age 65 (see certificate for details).

MONTHLY COST

Employee or Spouse Voluntary Term Life and AD&D

See rate grid for easy cost calculation.

Age	Rate per \$1,000
<25	\$0.070
25-29	\$0.070
30-34	\$0.075
35-39	\$0.096
40-44	\$0.132
45-49	\$0.182
50-54	\$0.262
55-59	\$0.430
60-64	\$0.671
65-69	\$1.056
70-74	\$1.678
75-79	\$3.045
80+	\$6.131

Rates increase with age and all rates are subject to change.

MONTHLY COST

Child Term Life and AD&D

\$5,000	\$10,000	\$15,000	\$20,000
\$0.89	\$1.78	\$2.67	\$3.56

One premium insures all eligible children.

ENROLL ONLINE NOW

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** - under 65 elect up to **\$150,000**; age 65 - 69 elect up to **\$50,000**; age 70+ elect up to **\$10,000**
- **Spouse** - under age 65 elect up to **\$30,000**; 65+ elect **\$10,000**
- **Child - 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**:

- **Currently Insured Employees** - may increase up to **\$50,000** (provided the resulting amount does not exceed the total coverage of \$150,000 for under 65; \$50,000 for age 65-69; or \$10,000 for age 70+)
- **Child - 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 underwritten by Minnesota Life Insurance Company. 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.

Securian Financial is the marketing name for Securian Financial Group, Inc. and its affiliates. Minnesota Life is an affiliate of Securian Financial Group, Inc.

Products are offered under policy form series MHC-96-13180.

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Employee and Spouse Voluntary Term Life and AD&D Monthly Rates (based on age)

Age	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*
Rate per \$1,000	\$0.070	\$0.070	\$0.075	\$0.096	\$0.132	\$0.182	\$0.262	\$0.430	\$0.671	\$1.056	\$1.678
Coverage											
\$10,000	0.70	0.70	0.75	0.96	1.32	1.82	2.62	4.30	6.71	10.56	16.78
\$20,000	1.40	1.40	1.50	1.92	2.64	3.64	5.24	8.60	13.42	21.12	33.56
\$30,000	2.10	2.10	2.25	2.88	3.96	5.46	7.86	12.90	20.13	31.68	50.34
\$40,000	2.80	2.80	3.00	3.84	5.28	7.28	10.48	17.20	26.84	42.24	67.12
\$50,000	3.50	3.50	3.75	4.80	6.60	9.10	13.10	21.50	33.55	52.80	83.90
\$60,000	4.20	4.20	4.50	5.76	7.92	10.92	15.72	25.80	40.26	63.36	100.68
\$70,000	4.90	4.90	5.25	6.72	9.24	12.74	18.34	30.10	46.97	73.92	117.46
\$80,000	5.60	5.60	6.00	7.68	10.56	14.56	20.96	34.40	53.68	84.48	134.24
\$90,000	6.30	6.30	6.75	8.64	11.88	16.38	23.58	38.70	60.39	95.04	151.02
\$100,000	7.00	7.00	7.50	9.60	13.20	18.20	26.20	43.00	67.10	105.60	167.80
\$110,000	7.70	7.70	8.25	10.56	14.52	20.02	28.82	47.30	73.81	116.16	184.58
\$120,000	8.40	8.40	9.00	11.52	15.84	21.84	31.44	51.60	80.52	126.72	201.36
\$130,000	9.10	9.10	9.75	12.48	17.16	23.66	34.06	55.90	87.23	137.28	218.14
\$140,000	9.80	9.80	10.50	13.44	18.48	25.48	36.68	60.20	93.94	147.84	234.92
\$150,000	10.50	10.50	11.25	14.40	19.80	27.30	39.30	64.50	100.65	158.40	251.70
\$160,000	11.20	11.20	12.00	15.36	21.12	29.12	41.92	68.80	107.36	168.96	268.48
\$170,000	11.90	11.90	12.75	16.32	22.44	30.94	44.54	73.10	114.07	179.52	285.26
\$180,000	12.60	12.60	13.50	17.28	23.76	32.76	47.16	77.40	120.78	190.08	302.04
\$190,000	13.30	13.30	14.25	18.24	25.08	34.58	49.78	81.70	127.49	200.64	318.82
\$200,000	14.00	14.00	15.00	19.20	26.40	36.40	52.40	86.00	134.20	211.20	335.60
\$210,000	14.70	14.70	15.75	20.16	27.72	38.22	55.02	90.30	140.91	221.76	352.38
\$220,000	15.40	15.40	16.50	21.12	29.04	40.04	57.64	94.60	147.62	232.32	369.16
\$230,000	16.10	16.10	17.25	22.08	30.36	41.86	60.26	98.90	154.33	242.88	385.94
\$240,000	16.80	16.80	18.00	23.04	31.68	43.68	62.88	103.20	161.04	253.44	402.72
\$250,000	17.50	17.50	18.75	24.00	33.00	45.50	65.50	107.50	167.75	264.00	419.50
\$260,000	18.20	18.20	19.50	24.96	34.32	47.32	68.12	111.80	174.46	274.56	436.28
\$270,000	18.90	18.90	20.25	25.92	35.64	49.14	70.74	116.10	181.17	285.12	453.06
\$280,000	19.60	19.60	21.00	26.88	36.96	50.96	73.36	120.40	187.88	295.68	469.84
\$290,000	20.30	20.30	21.75	27.84	38.28	52.78	75.98	124.70	194.59	306.24	486.62
\$300,000	21.00	21.00	22.50	28.80	39.60	54.60	78.60	129.00	201.30	316.80	503.40
\$350,000	24.50	24.50	26.25	33.60	46.20	63.70	91.70	150.50	234.85	369.60	587.30
\$400,000	28.00	28.00	30.00	38.40	52.80	72.80	104.80	172.00	268.40	422.40	671.20
\$450,000	31.50	31.50	33.75	43.20	59.40	81.90	117.90	193.50	301.95	475.20	755.10
\$500,000	35.00	35.00	37.50	48.00	66.00	91.00	131.00	215.00	335.50	528.00	839.00

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