

# 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](https://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

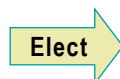


**2.5x salary**, rounded to the next higher \$1,000, up to \$250,000 maximum

- Includes a matching AD&D benefit

## Elect Supplemental Coverage - employee paid

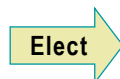
**Employee**  
Term Life



up to the lesser of **6x salary** or **\$750,000** maximum

- Elect in **\$10,000 increments**

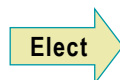
**Spouse**  
Term Life



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

- Elect in **\$10,000 increments**

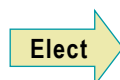
**Child**  
Term Life



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

- One premium insures all eligible children from live birth to age 26
- First newborn child benefit included

**Voluntary AD&D**  
Employee or Family



up to the lesser of **\$500,000** or **5x salary** maximum

- 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.

**MONTHLY COST / \$1,000**  
**Employee or Spouse**  
**Supplemental Term Life**

Age	Employee	Spouse
<25	\$0.05	\$0.04
25-29	\$0.06	\$0.04
30-34	\$0.08	\$0.06
35-39	\$0.10	\$0.07
40-44	\$0.12	\$0.09
45-49	\$0.18	\$0.13
50-54	\$0.29	\$0.23
55-59	\$0.51	\$0.36
60-64	\$0.71	\$0.64
65-69	\$1.35	\$1.10
70-74	\$2.18	\$1.10
75+	\$2.18	\$1.10

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

**MONTHLY COST**

Child Term Life	Voluntary AD&D
\$5,000 for \$0.85	<b>Employee: \$0.02</b> <b>Family: \$0.04</b> Rate per \$1,000
\$15,000 for \$2.55	
\$20,000 for \$3.40	

Child Life or Family Voluntary AD&D one premium insures all eligible children.

**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 lesser of **6x salary** or **\$350,000**
- **Spouse** - up to **\$20,000**
- **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 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 and 02-30428.34.

**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 Supplemental Term Life 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*
<b>Rate / \$1,000</b>	\$0.05	\$0.06	\$0.08	\$0.10	\$0.12	\$0.18	\$0.29	\$0.51	\$0.71	\$1.35	\$2.18
<b>Coverage</b>											
<b>\$10,000</b>	0.50	0.60	0.80	1.00	1.20	1.80	2.90	5.10	7.10	13.50	21.80
<b>\$20,000</b>	1.00	1.20	1.60	2.00	2.40	3.60	5.80	10.20	14.20	27.00	43.60
<b>\$30,000</b>	1.50	1.80	2.40	3.00	3.60	5.40	8.70	15.30	21.30	40.50	65.40
<b>\$40,000</b>	2.00	2.40	3.20	4.00	4.80	7.20	11.60	20.40	28.40	54.00	87.20
<b>\$50,000</b>	2.50	3.00	4.00	5.00	6.00	9.00	14.50	25.50	35.50	67.50	109.00
<b>\$60,000</b>	3.00	3.60	4.80	6.00	7.20	10.80	17.40	30.60	42.60	81.00	130.80
<b>\$70,000</b>	3.50	4.20	5.60	7.00	8.40	12.60	20.30	35.70	49.70	94.50	152.60
<b>\$80,000</b>	4.00	4.80	6.40	8.00	9.60	14.40	23.20	40.80	56.80	108.00	174.40
<b>\$90,000</b>	4.50	5.40	7.20	9.00	10.80	16.20	26.10	45.90	63.90	121.50	196.20
<b>\$100,000</b>	5.00	6.00	8.00	10.00	12.00	18.00	29.00	51.00	71.00	135.00	218.00
<b>\$110,000</b>	5.50	6.60	8.80	11.00	13.20	19.80	31.90	56.10	78.10	148.50	239.80
<b>\$120,000</b>	6.00	7.20	9.60	12.00	14.40	21.60	34.80	61.20	85.20	162.00	261.60
<b>\$130,000</b>	6.50	7.80	10.40	13.00	15.60	23.40	37.70	66.30	92.30	175.50	283.40
<b>\$140,000</b>	7.00	8.40	11.20	14.00	16.80	25.20	40.60	71.40	99.40	189.00	305.20
<b>\$150,000</b>	7.50	9.00	12.00	15.00	18.00	27.00	43.50	76.50	106.50	202.50	327.00
<b>\$160,000</b>	8.00	9.60	12.80	16.00	19.20	28.80	46.40	81.60	113.60	216.00	348.80
<b>\$170,000</b>	8.50	10.20	13.60	17.00	20.40	30.60	49.30	86.70	120.70	229.50	370.60
<b>\$180,000</b>	9.00	10.80	14.40	18.00	21.60	32.40	52.20	91.80	127.80	243.00	392.40
<b>\$190,000</b>	9.50	11.40	15.20	19.00	22.80	34.20	55.10	96.90	134.90	256.50	414.20
<b>\$200,000</b>	10.00	12.00	16.00	20.00	24.00	36.00	58.00	102.00	142.00	270.00	436.00
<b>\$210,000</b>	10.50	12.60	16.80	21.00	25.20	37.80	60.90	107.10	149.10	283.50	457.80
<b>\$220,000</b>	11.00	13.20	17.60	22.00	26.40	39.60	63.80	112.20	156.20	297.00	479.60
<b>\$230,000</b>	11.50	13.80	18.40	23.00	27.60	41.40	66.70	117.30	163.30	310.50	501.40
<b>\$240,000</b>	12.00	14.40	19.20	24.00	28.80	43.20	69.60	122.40	170.40	324.00	523.20
<b>\$250,000</b>	12.50	15.00	20.00	25.00	30.00	45.00	72.50	127.50	177.50	337.50	545.00
<b>\$300,000</b>	15.00	18.00	24.00	30.00	36.00	54.00	87.00	153.00	213.00	405.00	654.00
<b>\$350,000</b>	17.50	21.00	28.00	35.00	42.00	63.00	101.50	178.50	248.50	472.50	763.00
<b>\$400,000</b>	20.00	24.00	32.00	40.00	48.00	72.00	116.00	204.00	284.00	540.00	872.00
<b>\$450,000</b>	22.50	27.00	36.00	45.00	54.00	81.00	130.50	229.50	319.50	607.50	981.00
<b>\$500,000</b>	25.00	30.00	40.00	50.00	60.00	90.00	145.00	255.00	355.00	675.00	1,090.00
<b>\$550,000</b>	27.50	33.00	44.00	55.00	66.00	99.00	159.50	280.50	390.50	742.50	1,199.00
<b>\$600,000</b>	30.00	36.00	48.00	60.00	72.00	108.00	174.00	306.00	426.00	810.00	1,308.00
<b>\$650,000</b>	32.50	39.00	52.00	65.00	78.00	117.00	188.50	331.50	461.50	877.50	1,417.00
<b>\$700,000</b>	35.00	42.00	56.00	70.00	84.00	126.00	203.00	357.00	497.00	945.00	1,526.00
<b>\$750,000</b>	37.50	45.00	60.00	75.00	90.00	135.00	217.50	382.50	532.50	1,012.50	1,635.00

\*Additional rates available upon request  
Rates change according to age brackets.

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Rev 10-2019

**SPOUSE Supplemental Term Life 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*
<b>Rate per \$1,000</b>	\$0.04	\$0.04	\$0.06	\$0.07	\$0.09	\$0.13	\$0.23	\$0.36	\$0.64	\$1.10	\$1.10
<b>Coverage</b>											
<b>\$10,000</b>	0.40	0.40	0.60	0.70	0.90	1.30	2.30	3.60	6.40	11.00	11.00
<b>\$20,000</b>	0.80	0.80	1.20	1.40	1.80	2.60	4.60	7.20	12.80	22.00	22.00
<b>\$30,000</b>	1.20	1.20	1.80	2.10	2.70	3.90	6.90	10.80	19.20	33.00	33.00
<b>\$40,000</b>	1.60	1.60	2.40	2.80	3.60	5.20	9.20	14.40	25.60	44.00	44.00
<b>\$50,000</b>	2.00	2.00	3.00	3.50	4.50	6.50	11.50	18.00	32.00	55.00	55.00
<b>\$60,000</b>	2.40	2.40	3.60	4.20	5.40	7.80	13.80	21.60	38.40	66.00	66.00
<b>\$70,000</b>	2.80	2.80	4.20	4.90	6.30	9.10	16.10	25.20	44.80	77.00	77.00
<b>\$80,000</b>	3.20	3.20	4.80	5.60	7.20	10.40	18.40	28.80	51.20	88.00	88.00
<b>\$90,000</b>	3.60	3.60	5.40	6.30	8.10	11.70	20.70	32.40	57.60	99.00	99.00
<b>\$100,000</b>	4.00	4.00	6.00	7.00	9.00	13.00	23.00	36.00	64.00	110.00	110.00
<b>\$110,000</b>	4.40	4.40	6.60	7.70	9.90	14.30	25.30	39.60	70.40	121.00	121.00
<b>\$120,000</b>	4.80	4.80	7.20	8.40	10.80	15.60	27.60	43.20	76.80	132.00	132.00
<b>\$130,000</b>	5.20	5.20	7.80	9.10	11.70	16.90	29.90	46.80	83.20	143.00	143.00
<b>\$140,000</b>	5.60	5.60	8.40	9.80	12.60	18.20	32.20	50.40	89.60	154.00	154.00
<b>\$150,000</b>	6.00	6.00	9.00	10.50	13.50	19.50	34.50	54.00	96.00	165.00	165.00
<b>\$160,000</b>	6.40	6.40	9.60	11.20	14.40	20.80	36.80	57.60	102.40	176.00	176.00
<b>\$170,000</b>	6.80	6.80	10.20	11.90	15.30	22.10	39.10	61.20	108.80	187.00	187.00
<b>\$180,000</b>	7.20	7.20	10.80	12.60	16.20	23.40	41.40	64.80	115.20	198.00	198.00
<b>\$190,000</b>	7.60	7.60	11.40	13.30	17.10	24.70	43.70	68.40	121.60	209.00	209.00
<b>\$200,000</b>	8.00	8.00	12.00	14.00	18.00	26.00	46.00	72.00	128.00	220.00	220.00
<b>\$210,000</b>	8.40	8.40	12.60	14.70	18.90	27.30	48.30	75.60	134.40	231.00	231.00
<b>\$220,000</b>	8.80	8.80	13.20	15.40	19.80	28.60	50.60	79.20	140.80	242.00	242.00
<b>\$230,000</b>	9.20	9.20	13.80	16.10	20.70	29.90	52.90	82.80	147.20	253.00	253.00
<b>\$240,000</b>	9.60	9.60	14.40	16.80	21.60	31.20	55.20	86.40	153.60	264.00	264.00
<b>\$250,000</b>	10.00	10.00	15.00	17.50	22.50	32.50	57.50	90.00	160.00	275.00	275.00

\*Additional rates available upon request  
 Rates change according to age brackets.  
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