



## Summary of life insurance coverage options and cost

Life insurance benefits through your employer can help your family navigate the financial challenges that may arise from the loss of a loved one.

Term life insurance provides a budget-friendly way to help your family navigate financial challenges that may arise from the loss of a loved one.

- **Income replacement:** Can help your family maintain their lifestyle by covering essential daily living expenses like mortgage/rent payments, child care, groceries and more.
- **Final expenses:** May ease the burden of funeral costs, medical bills and other end-of-life expenses.
- **Cost-effective:** Employer-based life insurance is generally less expensive than other life insurance solutions. It can allow you to temporarily supplement your outside coverage, to increase your total protection during your working years when your family depends on your income.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection for a loss resulting from a covered accident – whether the accident occurs at work or elsewhere.

- **Accidental Death:** Pays both life insurance and AD&D benefits to your beneficiary.
- **Dismemberment:** Provides direct payments to you, based on the severity of the injury.

Act now to protect your family through the unexpected.

**abc** SAMPLE



### Learn more

Visit Securian's educational microsite to learn more about your insurance program, naming beneficiaries, the experience of applying for coverage that requires health questions and much more.

You may also access from here, our Benefit Scout® tool, to help you evaluate how much life insurance you need.

Visit [securian.com/abc](https://securian.com/abc)

## Your basic and optional coverages

### Basic coverage (automatic benefit)

Basic term life	1x your base annual earnings	<ul style="list-style-type: none"><li>• Maximum: \$500,000</li><li>• Includes an AD&amp;D benefit that matches the amount of term life insurance coverage</li></ul>
-----------------	------------------------------	---

### Optional coverages (employee paid)

Employee supplemental term life	1-8x your base annual earnings	<ul style="list-style-type: none"><li>• Maximum: \$2,000,000</li><li>• Includes an AD&amp;D benefit that matches the amount of term life insurance coverage</li></ul>
Spouse/domestic partner supplemental term life	\$10,000 increments	<ul style="list-style-type: none"><li>• Maximum: \$500,000</li><li>• Coverage may not exceed the total amount of employee coverage</li></ul>
Child supplemental term life	\$10,000 or \$20,000	<ul style="list-style-type: none"><li>• Children are eligible from live birth to age 26</li></ul>
Voluntary AD&D	Employee plan: 1-8x your base annual earnings	<ul style="list-style-type: none"><li>• Employee AD&amp;D maximum: \$2,000,000</li><li>• Spouse/domestic partner AD&amp;D maximum: \$500,000</li><li>• Child(ren) AD&amp;D maximum: \$20,000</li></ul>
Employee + family voluntary AD&D	Family plan: Spouse/domestic partner and child coverage is a percentage of the employee's voluntary AD&D amount  Spouse/domestic partner (with children): 40%  Spouse/domestic partner (no children): 50%  Each child (with spouse/domestic partner): 10%  Each child (no spouse/domestic partner): 15%	

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.

Beginning at age 70, employee and spouse/domestic partner basic term life coverage reduces to a percentage of the amount in effect prior to age 70: to 65 percent at age 70, and to 50 percent at age 80.

### Beneficiary

Your beneficiary(ies) will receive insurance proceeds in the event of your death. Keep this designation up to date as life progresses, to help ensure any payment would be made according to your wishes and without delay. You are the beneficiary of insurance on your dependents.

### Beyond active employment

You can choose to continue to be insured with Securian Financial beyond active employment. Premiums are generally higher than those paid by active employees.

## Coverage available without health questions

There are certain times in which you can enroll for coverage without answering health questions. Below is a summary of those options.

### Within 31 days of initial eligibility

- Employee: Enroll for one to three times your base annual earnings; not to exceed \$500,000.
- Spouse/domestic partner: Enroll for up to \$50,000.

### During each annual enrollment or within 31 days of a family status change

- Employee: Enroll for one times your base annual earnings, or increase your existing coverage by one times earnings; not to exceed a new total of three times earnings or \$500,000 (whichever is less).
- Spouse/domestic partner: Increase your existing coverage by \$10,000; not to exceed a new total of \$50,000.

### Health questions never required

- Child and/or voluntary AD&D coverage can be elected during any enrollment period, and never requires health questions.

To apply for coverage other than what's outlined here, you'll be asked to satisfy an evidence of insurability application that generally consists of just a few health questions. Applicants previously declined coverage also will be required to answer the health questions.

Once your coverage is effective, you never have to re-enroll to continue your coverage.

## Enroll/update coverage

Visit: [LifeBenefits.com](https://LifeBenefits.com)

## Name/update beneficiary

Visit [LifeBenefits.com](https://LifeBenefits.com)

**User ID:** XXX followed by your employee ID number (using leading zeros)

**Password:** Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number

*If you've previously logged in to LifeBenefits™, use the password you created.*

## Questions?

Visit [abccompany.com](https://abccompany.com) or call the benefits department at XXX-XXX-XXXX



## Monthly cost of coverage

### Employee/spouse/domestic partner supplemental term life (rates/\$1,000/month)

Age	Employee	Spouse/domestic partner
Under 25	\$0.00	\$0.00
25-29	0.00	0.00
30-34	0.00	0.00
35-39	0.00	0.00
40-44	0.00	0.00
45-49	0.00	0.00
50-54	0.00	0.00
55-59	0.00	0.00
60-64	0.00	0.00
65-69	0.00	0.00
70 and over	0.00	0.00

### Child supplemental term

One premium provides coverage for all eligible children

\$10,000	\$0.00 per month
\$20,000	\$0.00 per month

### Voluntary AD&D (rates/\$1,000/month)

Employee only	\$0.00 per \$1,000 per month
Employee and family	\$0.00 per \$1,000 per month

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



### Calculate premium:

Coverage amount	\$
divided by 1,000	\$
times rate based on age	\$
<b>Monthly premium</b>	<b>\$</b>

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 Securian Life Insurance Company to ABC Sample. 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 Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life Insurance Company is solely responsible for the financial obligations under the policies or contracts it issues.



PREPARE  
PROTECT  
SECURE

[lifebenefits.com](https://lifebenefits.com)

400 Robert Street North, St. Paul, MN 55101-2098  
©2025 Securian Financial Group, Inc. All rights reserved.

F81261-1 Rev 3-2025 DOFU 4-2025  
4153309

Products are offered under policy form series 20-12345 and 22-12345..

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