

Effective
March 1,
2019



Special
Guaranteed
Issue Offer



Enroll Now
Return forms
to your
employer

Welcome To Your New Group Life Insurance Plan

Your group life insurance carrier changed to Securian Financial, administered by Ochs. You have the opportunity to elect higher supplemental life coverage amounts for yourself and you can now enroll your spouse/domestic partner (dp) and children. Find details and rates on the Plan Summary flyer and take advantage of your **one-time special guaranteed issue offer below.**

GUARANTEED ISSUE OFFER

During this enrollment period, employees can elect supplemental life insurance - **no health questions or evidence of insurability required!**

ONE-TIME GUARANTEED ISSUE DETAILS

- **EMPLOYEE LIFE:** elect up to **\$250,000**
- **SPOUSE/DP LIFE:** elect up to **\$50,000**
- **CHILD LIFE:** elect up to **\$20,000**

Note: Spouse and Child coverage cannot exceed employee's total basic and supplemental life coverage amount.

NOTE to current supplemental life participants

If you are currently insured in the supplemental life program, your coverage will round up to the next higher \$5,000 (if not already an increment) and transfer automatically to the new plan. Guaranteed Issue limits above include coverage amount currently in force.

Evidence of Insurability is required for amounts beyond the guaranteed offer above, up to the plan maximums found on the Plan Summary; and when enrolling for employee or spouse/dp coverage in the future.

Beneficiary Designations should be reviewed and updated periodically. You are encouraged to complete a new form at this time.

Questions can be directed to your employer or contact Ochs:
651-665-3789 • 1-800-392-7295 • ochs@ochsinc.com

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.

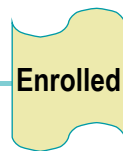


Insurance helps cover

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

Automatically Enrolled Coverage - employer paid

Employee
Basic Term Life and AD&D



Amount varies according to job classification

- Includes a matching AD&D benefit

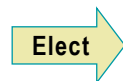
Dependent Life
Class 3 only

\$1,500 spouse life

- See your employer or certificate for eligibility

Elect Supplemental Coverage - employee paid

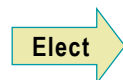
Employee
Term Life and AD&D



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

- Elect in **\$5,000 increments**
- Includes a matching AD&D benefit

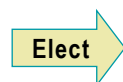
Spouse*
Term Life and AD&D



up to **\$250,000** maximum
(not to exceed 100% of employee's total basic & supplemental coverage)

- Elect in **\$5,000 increments**
- Includes a matching AD&D benefit

Child
Term Life



\$10,000, \$15,000 or \$20,000
(not to exceed 100% of employee's total basic & supplemental coverage)

- One premium insures all eligible children from live birth to age 26
- First newborn child benefit (see certificate)

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.

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

MONTHLY COST
Employee or Spouse
Supplemental Term Life and AD&D

See rate grid for easy cost calculation.

Age	Rate per \$1,000
<25	\$ 0.05
25-29	\$ 0.05
30-34	\$ 0.05
35-39	\$ 0.09
40-44	\$ 0.11
45-49	\$ 0.16
50-54	\$ 0.24
55-59	\$ 0.44
60-64	\$ 0.67
65-69	\$ 1.28
70-74	\$ 2.07
75*	\$ 2.07

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

Child Term Life Monthly Cost

\$10,000	\$15,000	\$20,000
\$1.20	\$1.80	\$2.40

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.
- **Take your coverage with you** - 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**

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**

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 issued by Minnesota Life Insurance Company, an affiliate of 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.

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/DP Supplemental 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	\$0.05	\$0.05	\$0.05	\$0.09	\$0.11	\$0.16	\$0.24	\$0.44	\$0.67	\$1.28	\$2.07
Coverage											
\$5,000	0.25	0.25	0.25	0.45	0.55	0.80	1.20	2.20	3.35	6.40	10.35
\$10,000	0.50	0.50	0.50	0.90	1.10	1.60	2.40	4.40	6.70	12.80	20.70
\$20,000	1.00	1.00	1.00	1.80	2.20	3.20	4.80	8.80	13.40	25.60	41.40
\$30,000	1.50	1.50	1.50	2.70	3.30	4.80	7.20	13.20	20.10	38.40	62.10
\$40,000	2.00	2.00	2.00	3.60	4.40	6.40	9.60	17.60	26.80	51.20	82.80
\$50,000	2.50	2.50	2.50	4.50	5.50	8.00	12.00	22.00	33.50	64.00	103.50
\$60,000	3.00	3.00	3.00	5.40	6.60	9.60	14.40	26.40	40.20	76.80	124.20
\$70,000	3.50	3.50	3.50	6.30	7.70	11.20	16.80	30.80	46.90	89.60	144.90
\$80,000	4.00	4.00	4.00	7.20	8.80	12.80	19.20	35.20	53.60	102.40	165.60
\$90,000	4.50	4.50	4.50	8.10	9.90	14.40	21.60	39.60	60.30	115.20	186.30
\$100,000	5.00	5.00	5.00	9.00	11.00	16.00	24.00	44.00	67.00	128.00	207.00
\$110,000	5.50	5.50	5.50	9.90	12.10	17.60	26.40	48.40	73.70	140.80	227.70
\$120,000	6.00	6.00	6.00	10.80	13.20	19.20	28.80	52.80	80.40	153.60	248.40
\$130,000	6.50	6.50	6.50	11.70	14.30	20.80	31.20	57.20	87.10	166.40	269.10
\$140,000	7.00	7.00	7.00	12.60	15.40	22.40	33.60	61.60	93.80	179.20	289.80
\$150,000	7.50	7.50	7.50	13.50	16.50	24.00	36.00	66.00	100.50	192.00	310.50
\$160,000	8.00	8.00	8.00	14.40	17.60	25.60	38.40	70.40	107.20	204.80	331.20
\$170,000	8.50	8.50	8.50	15.30	18.70	27.20	40.80	74.80	113.90	217.60	351.90
\$180,000	9.00	9.00	9.00	16.20	19.80	28.80	43.20	79.20	120.60	230.40	372.60
\$190,000	9.50	9.50	9.50	17.10	20.90	30.40	45.60	83.60	127.30	243.20	393.30
\$200,000	10.00	10.00	10.00	18.00	22.00	32.00	48.00	88.00	134.00	256.00	414.00
\$210,000	10.50	10.50	10.50	18.90	23.10	33.60	50.40	92.40	140.70	268.80	434.70
\$220,000	11.00	11.00	11.00	19.80	24.20	35.20	52.80	96.80	147.40	281.60	455.40
\$230,000	11.50	11.50	11.50	20.70	25.30	36.80	55.20	101.20	154.10	294.40	476.10
\$240,000	12.00	12.00	12.00	21.60	26.40	38.40	57.60	105.60	160.80	307.20	496.80
\$250,000	12.50	12.50	12.50	22.50	27.50	40.00	60.00	110.00	167.50	320.00	517.50
\$260,000	13.00	13.00	13.00	23.40	28.60	41.60	62.40	114.40	174.20	332.80	538.20
\$270,000	13.50	13.50	13.50	24.30	29.70	43.20	64.80	118.80	180.90	345.60	558.90
\$280,000	14.00	14.00	14.00	25.20	30.80	44.80	67.20	123.20	187.60	358.40	579.60
\$290,000	14.50	14.50	14.50	26.10	31.90	46.40	69.60	127.60	194.30	371.20	600.30
\$300,000	15.00	15.00	15.00	27.00	33.00	48.00	72.00	132.00	201.00	384.00	621.00
\$350,000	17.50	17.50	17.50	31.50	38.50	56.00	84.00	154.00	234.50	448.00	724.50
\$400,000	20.00	20.00	20.00	36.00	44.00	64.00	96.00	176.00	268.00	512.00	828.00
\$450,000	22.50	22.50	22.50	40.50	49.50	72.00	108.00	198.00	301.50	576.00	931.50
\$500,000	25.00	25.00	25.00	45.00	55.00	80.00	120.00	220.00	335.00	640.00	1,035.00

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