



Superior Courts of California –  
County of San Bernardino  
Group term life and AD&D insurance

Insurance products issued by:  
Minnesota Life Insurance Company

## Protect your family's financial future

Enroll in your group life insurance plan





## Guaranteed coverage options

The following coverage options are available to elect without providing evidence of insurability:

### Within 31 days of initial eligibility:

- Employee – Elect up to \$250,000
- Spouse – Elect up to \$20,000

### During each annual enrollment:

- Employee – Increase existing coverage as long as new combined total with Variable Group Universal Life (VGUL), if any, does not exceed \$250,000

### Within 31 days of a qualified family status change:

- Employee – Increase existing coverage as long as new combined total with Variable Group Universal Life (VGUL), if any, does not exceed \$250,000

### Always guaranteed:

- Child: Elections never require EOI
- Voluntary AD&D: Elections never require EOI

Elections made outside of these periods and elections exceeding these amounts require EOI. Applicants previously declined coverage must also provide EOI.

## Enroll

Contact your HR assistant

## Questions?

Contact HR

## Why do I need life insurance?

### Group term life insurance

provides cost-effective insurance protection during your working years. It provides an additional level of financial protection alongside your personal savings, individual life insurance and Social Security benefits. Group term life insurance allows you the flexibility to increase your coverage when your family's need for financial protection is the greatest and to lower your coverage when your financial commitments decrease.

Beneficiaries receive funds to help with their everyday living expenses – such as mortgage payments or medical bills – education expenses, your funeral costs and more.

Your family is everything – and group term life insurance can help protect their financial future so you can enjoy everyday moments in the here and now.

### Accidental death and dismemberment (AD&D) insurance

provides additional financial protection should you or your family die or become dismembered due to a covered accident – whether it occurs at work or elsewhere.

## Your optional coverages

Coverage options		
<b>+</b> Supplemental term life <sup>1</sup> (electable)	<b>\$10,000</b> increments	<ul style="list-style-type: none"> <li>• Maximum: \$700,000</li> </ul>
<b>+</b> Supplemental spouse/registered domestic partner life <sup>1</sup>	<b>\$10,000</b> increments	<ul style="list-style-type: none"> <li>• Maximum: \$100,000</li> <li>• Can not exceed 100% of employee's coverage amount (Basic and supplemental combined)</li> </ul>
<b>+</b> Supplemental child life	<b>\$5,000</b> increments	<ul style="list-style-type: none"> <li>• Maximum: \$20,000</li> <li>• Children eligible from live birth until age 26</li> </ul>
<b>+</b> Voluntary AD&D <sup>1</sup>	Plan, employee, spouse/ registered domestic partner, child 1. \$10,000 \$5,000 \$3,125 2. \$25,000 \$12,500 \$6,250 3. \$50,000 \$25,000 \$12,500 4. \$100,000 \$50,000 \$25,000 5. \$150,000 \$75,000 \$25,000 6. \$200,000 \$100,000 \$25,000 7. \$250,000 \$125,000 \$25,000	<ul style="list-style-type: none"> <li>• Children eligible from live birth until age 26</li> <li>• Spouse/registered domestic partner coverage terminates at age 70</li> </ul>

A child may only be covered by one parent.

<sup>1</sup> Beginning at age 70, coverage reduces to a percentage of the amount in effect prior to age 70, to 65 percent at age 70, to 45 percent at age 75 and to 30 percent at age 80



### Why life insurance?

Learn how life insurance can protect your financial future by watching a brief video at [LifeBenefits.com/videos/term](https://LifeBenefits.com/videos/term)





## Monthly cost of coverage

Please note, rates increase with age.

Employee term	
Age	Employee
Under 30	\$0.046
30-34	0.061
35-39	0.068
40-44	0.076
45-49	0.114
50-54	0.174
55-59	0.326
60-64	0.501
65-69	0.963
70 and over	1.563

Spouse/registered domestic partner term	
Age	Employee
Under 25	\$0.082
25-29	0.099
30-34	0.131
35-39	0.148
40-44	0.164
45-49	0.246
50-54	0.378
55-59	0.706
60-64	1.084
65-69	2.087
70 and over	3.385

Child term life	
	\$0.20 per \$1,000

Voluntary AD&D	
Employee only	\$0.020 per \$1,000 per month
Employee and family	\$0.030 per \$1,000 per month

All rates are subject to change.



## Here's the easy math to your monthly premium:

$$\begin{aligned}
 &\text{Total coverage you need } \$ \underline{\hspace{2cm}} \\
 &\quad \div 1,000 \$ \underline{\hspace{2cm}} \\
 &\quad \times \text{ your rate } \$ \underline{\hspace{2cm}} \\
 &\quad = \\
 &\text{Monthly premium } \$ \underline{\hspace{2cm}}
 \end{aligned}$$

## How much life insurance do I need?

Check out our life insurance calculator at [LifeBenefits.com/insuranceneeds](https://www.lifebenefits.com/insuranceneeds)

### Take your coverage with you

If you are no longer eligible for coverage as an active employee, you may be eligible to port your group life insurance coverage or you may convert your life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to Superior Courts of California - County of San Bernardino. 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 for employees and the hospitalization confinement provision for dependents.

Products are offered under policy form series MHC-96-13180.4 and 02-30428.4.

Insurance products are issued by Minnesota Life Insurance Company or Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates



INSURANCE  
INVESTMENTS  
RETIREMENT

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

400 Robert Street North, St. Paul, MN 55101-2098  
©2018 Securian Financial Group, Inc. All rights reserved.

F65546-8 Rev 9-2018 DOFU 7-2018  
549007