

## Protect your family's financial future



### Sign up for guaranteed life insurance

As your life, career and/or family changes, you have an opportunity to elect or increase your group life insurance without answering health questions. Elections above the amounts listed below or outside of your enrollment event will require you to demonstrate your good health, also known as evidence of insurability (EOI).



#### **Within 31 days of initial eligibility (new hire, new spouse and/or child)**

- Employee: Elect up to \$250,000
- Spouse: Elect up to \$20,000
- Child: All coverage options are available for you to elect
- Voluntary AD&D: All coverage options are available for you to elect

#### **During each annual enrollment**

- Employee: Increase existing coverage as long as the new combined total with Variable Group Universal Life (VGUL), if any, does not exceed \$250,000
- Child: All coverage options are available for you to elect
- Voluntary AD&D: All coverage options are available for you to elect

#### **Within 31 days following a qualified family status change**

- Employee: Increase existing coverage as long as the new combined total with Variable Group Universal Life (VGUL), if any, does not exceed \$250,000
- Child: All coverage options are available for you to elect
- Voluntary AD&D: All coverage options are available for you to elect

Once your coverage is effective, you never have to re-enroll to continue your coverage(s). Applicants previously declined coverage must also provide EOI.



## Your supplemental coverages

### Coverage options

<b>Supplemental term life<sup>1</sup> (electable)</b>	\$10,000 increments	<ul style="list-style-type: none"> <li>• Maximum: \$700,000</li> </ul>
<b>Supplemental spouse/registered domestic partner life<sup>1</sup></b>	\$10,000 increments	<ul style="list-style-type: none"> <li>• Maximum: \$200,000</li> <li>• Cannot exceed 100% of employee's coverage amount (basic and supplemental combined)</li> </ul>
<b>Supplemental child life</b>	\$5,000 increments	<ul style="list-style-type: none"> <li>• Maximum: \$20,000</li> <li>• Children eligible from live birth until age 26</li> </ul>
<b>Voluntary AD&amp;D<sup>1</sup></b>	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 8. \$350,000    \$175,000    \$25,000 9. \$500,000    \$250,000    \$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. If your spouse is eligible for coverage as an employee, they cannot be covered as a dependent.

1. 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.

## 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

\$0.11 per \$1,000

### Voluntary AD&D

Employee only	\$0.013 per \$1,000 per month
Employee and family	\$0.022 per \$1,000 per month

All rates are subject to change.

**Enrollment instructions and frequently asked questions are on the next page**

## Here's how to calculate your monthly premium:

Total employee supplemental term life coverage amount \$ \_\_\_\_\_

÷ 1,000 \$ \_\_\_\_\_

× your rate (based on your age) \$ \_\_\_\_\_

**= Monthly premium \$ \_\_\_\_\_**



**Need some guidance to find the life insurance amount that's right for you?**

Use our online benefits decision-support tool. Visit [lifebenefits.com/Scout2](https://lifebenefits.com/Scout2)

## Frequently asked questions

Q. What is term life and AD&D insurance?

A. Group term life insurance is a simple, cost-effective way to provide an extra level of financial protection for your family during your working years. Beneficiaries receive funds to help with their everyday living expenses – such as mortgage payments or medical bills, education expenses, your funeral costs and more – so they can continue to live the lifestyle they live today.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection should you or a family member die or become dismembered due to a covered accident – whether it occurs at work or elsewhere.

Q. What is evidence of insurability (EOI)?

A. When EOI is required to demonstrate your good health, you'll be directed to Securian Financial's website and asked three health questions along with height and weight. You simply answer these questions online; it's not something you bring to your doctor. Nearly 60 percent of applicants will receive immediate notification of approval. Occasionally, Securian will ask for additional information, which may include requesting medical records from your doctor. If your application is denied, you will not lose any existing coverage.

Q. Can I take my coverage with me if I leave Superior Court of CA?

A. If you are no longer eligible for coverage as an active employee, you may be eligible to port your group life and AD&D 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.

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

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

## Enroll

Contact your HR assistant

## Questions?

Contact your HR assistant



INSURANCE  
INVESTMENTS  
RETIREMENT

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

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