

PROTECT THE LIFE THEY LIVE TODAY

Enroll in your
group life insurance program



Guaranteed coverage options when newly eligible

As a new colleague, you may elect the following coverage amounts without providing evidence of insurability (EOI) during your initial 31-day enrollment period:

- **Colleague** - Up to three times basic annual earnings, or \$350,000, whichever is less
- **Spouse** - Up to \$20,000
- **Child** - All coverage is guaranteed

EOI is required for elections made after your initial enrollment period ends or elections above these guaranteed amounts.

ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

Basic Term Life (automatically enrolled)



1.5x your annual earnings

Maximum coverage: **\$50,000**

- Includes a matching AD&D benefit
- At age 70, coverage reduces to 65 percent of the amount in effect prior to age 70.

Why do I need life insurance?

- **Group Term Life insurance** can protect your family's financial future from the unexpected loss of your life and income during your working years.

Life insurance proceeds can be an important tool in helping your family afford final expenses, such as funeral and medical bills, as well as day-to-day financial obligations.

- **Accidental Death and Dismemberment (AD&D) insurance** provides additional financial protection if an insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.



Here's the easy math to your monthly premium:

Total coverage you need \$ _____
 ÷ 1,000 _____
 x your rate \$ _____
 =
Monthly premium \$ _____

Monthly cost of coverage

Colleague Supplemental Term Life

Rates are shown per \$1,000 per month and increase with age.

Age	Smoker*	Non-Smoker
Under 25	\$0.053	\$0.026
25-29	0.064	0.032
30-34	0.085	0.043
35-39	0.094	0.047
40-44	0.106	0.053
45-49	0.159	0.079
50-54	0.244	0.122
55-59	0.455	0.228
60-64	0.697	0.348
65-69	1.343	0.672
70 and over	2.178	1.089

* A smoker is defined as an individual who has used tobacco in any form during the past 12 months or is currently using nicotine in any form. If a smoker status is not designated, premiums will be deducted at smoker rates.

Spouse Term Life

Rates are shown per \$1,000 per month and increase with age.

Age	Rate
Under 25	\$0.050
25-29	0.057
30-34	0.076
35-39	0.086
40-44	0.095
45-49	0.144
50-54	0.220
55-59	0.410
60-64	0.629
65-69	1.210
70 and over	1.962

Child Life: \$0.096 per \$1,000

Voluntary AD&D

Colleague: \$0.015 per \$1,000
 Colleague and family: \$0.025 per \$1,000

All rates are subject to change.

Protect your family from the unexpected loss of your life and income during your working years.

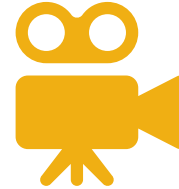
Coverage options									
<p>Supplemental Term Life</p> <p>Elect 1-5x your annual base earnings Maximum coverage: \$1,000,000</p> <p>ELECT</p>	<p>Spouse Term Life</p> <p>Elect in \$5,000 increments Maximum coverage: \$50,000 Spouse is not eligible if also eligible for colleague coverage</p> <p>ELECT</p>								
<p>Child Term Life</p> <p>Elect in \$2,500 increments Maximum coverage: \$10,000</p> <p>ELECT</p>	<p>Voluntary AD&D</p> <p>Colleague Elect in \$50,000 increments Maximum coverage: \$250,000</p> <p>Family coverage (Coverage for dependents is a percentage of the employee's Voluntary AD&D coverage amount)</p> <table><tr><td>Spouse (with children):</td><td>50%</td></tr><tr><td>Spouse (no children):</td><td>60%</td></tr><tr><td>Each child (with spouse):</td><td>15%</td></tr><tr><td>Each child (no spouse):</td><td>20%</td></tr></table> <p>All coverage is guaranteed without answering health questions</p> <p>ELECT</p>	Spouse (with children):	50%	Spouse (no children):	60%	Each child (with spouse):	15%	Each child (no spouse):	20%
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Additional features

- **Take your coverage with you** – If you are no longer eligible for coverage as an active colleague, 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 colleagues. See your certificate of insurance for details.
- **Early benefit payments if diagnosed as terminally ill** – If an insured person becomes terminally ill with a life expectancy of 24 months or less, you may request early payment of up to 100 percent of the life insurance amount, not to exceed \$1,000,000 (Basic and Supplemental Life combined).
- **No premiums if you become disabled** – If you become totally disabled according to the terms of your certificate, life insurance premiums may be waived.

Why Life Insurance?

Learn how life insurance can protect your financial future by watching a brief video at LifeBenefits.com/videos/ADD



QUESTIONS?

Call the HSHS Colleague Service Center
at **1-855-FYI-HSHS (394-4747)**

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to Hospital Sisters Health System. 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

Insurance products are underwritten by Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc. Products offered under policy form series MHC-96-13180.12 and 02-30428.12 Rev 3-2003.

Securian Financial Group, Inc.

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www.LifeBenefits.com