

PROTECT THE LIFE THEY LIVE TODAY

Enroll in your
group life insurance program



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.

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

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.


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	\$0.058	\$0.029
25-29	0.070	0.035
30-34	0.094	0.047
35-39	0.103	0.052
40-44	0.117	0.058
45-49	0.175	0.087
50-54	0.268	0.134
55-59	0.501	0.251
60-64	0.767	0.383
65-69	1.477	0.739
70 and over	2.396	1.198

* 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.



Here's the easy math to your monthly premium:

Total coverage you need \$ _____

÷ 1,000 _____

x your rate \$ _____

=

Monthly Premium \$ _____

Spouse Term Life

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

Age	Rate
Under 25	\$0.055
25-29	0.065
30-34	0.087
35-39	0.098
40-44	0.108
45-49	0.164
50-54	0.251
55-59	0.467
60-64	0.717
65-69	1.379
70 and over	2.237

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.

ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

Coverage options

Supplemental Term Life

Elect **1-8x** your annual base earnings
Maximum coverage: **\$1,000,000**

ELECT

Spouse Term Life

Elect in **\$5,000** increments
Maximum coverage: **\$50,000**
Spouse is not eligible if also eligible for colleague coverage

ELECT

Child Term Life

Elect in **\$2,500** increments
Maximum coverage: **\$10,000**

ELECT

Voluntary AD&D

Colleague
Elect in **\$50,000** increments
Maximum coverage: **\$250,000**

Family coverage
(Coverage for dependents is a percentage of the employee's Voluntary AD&D coverage amount)

Spouse (with children):	50%
Spouse (no children):	60%
Each child (with spouse):	15%
Each child (no spouse):	20%

All coverage is guaranteed without answering health questions

ELECT

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/term



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.

Group Insurance

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