

Washington County Public Schools

Enroll for group life insurance today!



This summary is designed to help you better understand your group life insurance benefits offered by Washington County Public Schools and underwritten by Minnesota Life Insurance Company.

Why do I need life and AD&D insurance?

Group Term Life insurance provides a base level of protection that can be enhanced by personal savings, individual life insurance and Social Security benefits. This coverage will help protect your family against the unexpected loss of your life and income during your working years.

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

What is included in my life insurance plan?

Beyond paying a benefit in the event of your death, your group life insurance plan has other important features:

- **Waiver of premium** – If you become totally disabled before age 60, your life insurance premiums may be waived.
- **Accelerated Death Benefit** – If an insured person becomes terminally ill with a life expectancy of 12 months or less, he/she may request early payment of up to 100 percent of the life insurance amount (Basic and Supplemental combined).
- **Continue your coverage** – If you are no longer eligible for coverage as an active employee, you may port your group life insurance coverage (portable coverage ends at age 70) or you may convert your life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.

Keep your beneficiary up-to-date

Events such as marriage, birth/adoption of children, divorce, or death may dramatically change the intent of how you would want your life insurance benefit paid. If you would like to update your beneficiary designation, please obtain a Beneficiary Designation form from your Benefits Office.

How much life insurance do I need?

Visit [LifeBenefits.com/insurance-needs](https://www.lifebenefits.com/insurance-needs) to estimate how much coverage you may need to meet your future goals.

Guaranteed coverage opportunity for new hires

Newly eligible employees may elect guaranteed coverage without answering any health questions during their initial 31 day eligibility period. The following guaranteed coverage options are available:

Supplemental Life: 1x, 2x or 3x your annual base pay to a maximum of \$350,000

Dependent Life: Spouse \$7,500/Child \$3,000 (packaged option)

Any elections outside of the 31 day initial eligibility period would require Evidence of Insurability (EOI).

Questions?

Contact your Benefits Office.

What coverage is available?

Please note that any election/increase in Supplemental Life or Dependent Life outside of your initial eligibility period, outside of open enrollment, or outside of a qualified family status change may require Evidence of Insurability (EOI).

Coverage type	Coverage options	Additional information
Basic Life and Accidental Death and Dismemberment (AD&D)	<ul style="list-style-type: none"> 1x annual base pay rounded to the next higher \$1,000 Minimum of \$10,000 Maximum of \$200,000 	<ul style="list-style-type: none"> All coverage guaranteed Includes matching AD&D benefit
Supplemental Life	<ul style="list-style-type: none"> 1x, 2x or 3x times annual base pay rounded to the next higher \$1,000 Maximum of \$600,000 (combined with Basic) 	<ul style="list-style-type: none"> Electing or increasing coverage requires Evidence of Insurability (EOI); EOI may not be required if you are newly eligible or during a qualified status change.
Dependent Life	Packaged Option: <ul style="list-style-type: none"> Spouse - \$7,500 Child(ren) - \$3,000 	<ul style="list-style-type: none"> All child coverage is guaranteed Children are eligible from live birth to age 26 A spouse is not eligible if they are also eligible for employee coverage A child may only be covered by one parent
Voluntary Accidental Death and Dismemberment (AD&D)	Employee Plan: <ul style="list-style-type: none"> \$50,000, \$100,000 or \$200,000 	<ul style="list-style-type: none"> All coverage is guaranteed

What is the cost for coverage?

Please see the benefits overview guide for the group life insurance rates.

What additional services are available?

You pay no additional premiums to access the following tools and services:

- Legal Services** – Ceridian provides employees and their dependents telephone access to a national network of 22,000+ accredited attorneys for consultation on simple wills, estate planning documents and other legal issues. Discounts are available for participating attorneys. Contact Ceridian at **1-877-849-6034** or visit **LifeWorks.com** (user name: *will* password: *preparation*).
- Travel Assistance Services** – Global Rescue provides travel assistance services to all active U.S. employees covered under the group life insurance program and their spouses and dependents. The services are available 24/7/365 for emergency assistance and transport services when traveling 100 or more miles away from home. Pre-trip resources are also available. For more information, including program terms and conditions, visit **LifeBenefits.com/travel** or call **1-855-516-5433** in the U.S. and Canada. From other locations, you can call collect to **+1-617-426-6603**.
- Beneficiary Financial Counseling** – Beneficiaries who receive at least \$25,000 in policy benefits may choose to use independent beneficiary counseling services from PricewaterhouseCoopers LLP.
- Legacy Planning Services** – Active and retired employees, spouses and dependents can access resources designed to help individuals and families work through end-of-life issues when dealing with the loss of a loved one or planning for their own passing. These resources are available at **LegacyPlanningServices.com**.

Services provided by Ceridian, Global Rescue LLC, and PricewaterhouseCoopers LLP are their sole responsibility. The services are not affiliated with Minnesota Life or its group contracts and may be discontinued at any time. Certain terms, conditions and restrictions may apply when utilizing the services.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life to Washington County Public Schools. 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.

Minnesota Life Insurance Company
A Securian Company

Group Insurance
www.LifeBenefits.com

400 Robert Street North, St. Paul, MN 55101-2098
©2012 Securian Financial Group, Inc. All rights reserved.

F71364-1 Rev 3-2013
A01333-0412

Products are offered under policy form series number
MHC-96-13180.19.