

Group Life Insurance Program

Your employer provides benefit eligible employees Term Life and Accidental Death & Dismemberment (AD&D) Insurance through Securian Financial - administered by Ochs.

LIFE and AD&D INSURANCE

Protect yourself and your family from the unexpected loss of life and income during working years. Life Insurance provides a financial benefit to beneficiaries upon death; AD&D Insurance provides additional financial protection if the insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.

HOW MUCH LIFE INSURANCE DO YOU NEED?

Check out the life insurance calculator at LifeBenefits.com/Insuranceneeds.



Insurance helps cover

- Funeral/burial costs
- Medical bills
- Taxes & living expenses (i.e. mortgage, childcare)

Automatically Enrolled Coverage - employer paid

Employee

Basic Term Life and AD&D

 Enrolled

1x annual salary, up to
\$200,000 maximum*

- Includes a matching AD&D benefit

Elect Supplemental Coverage - employee paid

Employee

Term Life

 Elect

up to **\$750,000** maximum

- Elect in **\$10,000 increments**

Spouse

Term Life

 Elect

up to 100% of employee's total
basic & supplemental coverage,
not to exceed **\$250,000**

- Elect in **\$5,000 increments**

Child

Term Life

 Elect

\$2,500 increments to
\$10,000 or **\$15,000**
each child

- One premium insures all eligible children from live birth to age 26

Voluntary AD&D

Employee or Family

 Elect

up to **\$500,000** maximum

- Elect in **\$10,000 increments**
- Family benefit is a percentage of the employee's elected AD&D amount:
Spouse with children - 40%; no children - 50%,
Each child with spouse - 10%; no spouse - 15%

If your spouse or child is eligible for employee coverage, they cannot be covered as a dependent. Only one employee may cover a dependent child. It is the employee's responsibility to notify their employer when dependents are no longer eligible for coverage.

*Coverage reduces to 50% at age 75 (see certificate for details).

MONTHLY COST
Employee or Spouse
Supplemental Term Life

See rate grid for easy cost calculation.

Age	Employee Rate per \$1,000	Spouse Rate per \$1,000
<25	\$0.060	\$0.049
25-29	\$0.060	\$0.049
30-34	\$0.080	\$0.050
35-39	\$0.090	\$0.066
40-44	\$0.124	\$0.093
45-49	\$0.201	\$0.141
50-54	\$0.307	\$0.214
55-59	\$0.496	\$0.356
60-64	\$0.660	\$0.538
65-69	\$1.270	\$0.914
70-74	\$2.060	\$1.624
75*	\$7.532	\$3.340

*Rates beyond age 75 are available upon request.
Rates increase with age and all rates are subject to change.

MONTHLY COST

Child Term Life	Voluntary AD&D
\$2,500 - \$0.325 \$5,000 - \$0.650 \$7,500 - \$0.975 \$10,000 - \$1.300 \$15,000 - \$1.950	Rate per \$1,000 Employee: \$0.030 Family: \$0.045
<i>One premium insures all eligible children.</i>	

ENROLL NOW

Turn in your completed forms to your employer by the enrollment deadline. Premiums will be automatically deducted from your paycheck.

BENEFICIARY DESIGNATIONS

Naming a beneficiary is an important right of life insurance ownership; this determines who receives the death benefit. It is recommended that you review and update your elections periodically.

ADDITIONAL FEATURES

- **Waiver of Premium** - If you become totally and permanently disabled, according to the terms of your certificate, life insurance premiums may be waived.
- **Accelerated Benefit** - If an insured person is diagnosed with a terminal illness, as defined in your certificate, he/she may be eligible to request early payment of the life insurance in force.
- **Continuation** - If you are no longer eligible for coverage as an active employee, you may be eligible to continue your coverage, if elected during the limited enrollment period. Premiums may be higher than those paid by active employees. Contact your employer or Ochs for information.

NEWLY HIRED EMPLOYEES

A special guaranteed issue opportunity is available for newly hired employees during their initial 31 day enrollment period. No evidence of insurability is required for the following **guaranteed amounts**:

- **Employee** - up to **\$250,000**
- **Spouse** - up to **\$30,000**
- **Child** - **all coverage**
- **Voluntary AD&D** - **all coverage**

Evidence of insurability is required for elections above the guaranteed amounts.

ANNUAL ENROLLMENT

During your employer's designated annual enrollment period, no evidence of insurability is required for the following **guaranteed amounts**:

- **Employee** - add or increase by **\$10,000** (provided the resulting amount does not exceed \$250,000 of total coverage)
- **Child** - **all coverage**
- **Voluntary AD&D** - **all coverage**

Evidence of insurability is required for elections above the guaranteed amounts and all other elections.

OTHER ENROLLMENT

If your policy or employer allows enrollment outside of their designated enrollment periods, **elections will require evidence of insurability. If you experience a family status change, check with your employer within 31 days to confirm guaranteed issue eligibility.**



Contact Ochs

ochs@ochsinc.com
651-665-3789 or 1-800-392-7295

This is a summary of plan provisions related to the insurance policy underwritten by Minnesota Life Insurance Company. 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.

Securian Financial is the marketing name for Securian Financial Group, Inc. and its affiliates. Minnesota Life is an affiliate of Securian Financial Group, Inc.

Products are offered under policy form series MHC-96-13180.2 and 02-30428.

Ochs, Inc.
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400 Robert Street N, Ste. 1880, St. Paul, MN 55101



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EMPLOYEE ONLY Supplemental Term Life Monthly Rates (based on age)

Age	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*
Rate per \$1,000	\$0.060	\$0.060	\$0.080	\$0.090	\$0.124	\$0.201	\$0.307	\$0.496	\$0.660	\$1.270	\$2.060
Coverage											
\$10,000	0.60	0.60	0.80	0.90	1.24	2.01	3.07	4.96	6.60	12.70	20.60
\$20,000	1.20	1.20	1.60	1.80	2.48	4.02	6.14	9.92	13.20	25.40	41.20
\$30,000	1.80	1.80	2.40	2.70	3.72	6.03	9.21	14.88	19.80	38.10	61.80
\$40,000	2.40	2.40	3.20	3.60	4.96	8.04	12.28	19.84	26.40	50.80	82.40
\$50,000	3.00	3.00	4.00	4.50	6.20	10.05	15.35	24.80	33.00	63.50	103.00
\$60,000	3.60	3.60	4.80	5.40	7.44	12.06	18.42	29.76	39.60	76.20	123.60
\$70,000	4.20	4.20	5.60	6.30	8.68	14.07	21.49	34.72	46.20	88.90	144.20
\$80,000	4.80	4.80	6.40	7.20	9.92	16.08	24.56	39.68	52.80	101.60	164.80
\$90,000	5.40	5.40	7.20	8.10	11.16	18.09	27.63	44.64	59.40	114.30	185.40
\$100,000	6.00	6.00	8.00	9.00	12.40	20.10	30.70	49.60	66.00	127.00	206.00
\$110,000	6.60	6.60	8.80	9.90	13.64	22.11	33.77	54.56	72.60	139.70	226.60
\$120,000	7.20	7.20	9.60	10.80	14.88	24.12	36.84	59.52	79.20	152.40	247.20
\$130,000	7.80	7.80	10.40	11.70	16.12	26.13	39.91	64.48	85.80	165.10	267.80
\$140,000	8.40	8.40	11.20	12.60	17.36	28.14	42.98	69.44	92.40	177.80	288.40
\$150,000	9.00	9.00	12.00	13.50	18.60	30.15	46.05	74.40	99.00	190.50	309.00
\$160,000	9.60	9.60	12.80	14.40	19.84	32.16	49.12	79.36	105.60	203.20	329.60
\$170,000	10.20	10.20	13.60	15.30	21.08	34.17	52.19	84.32	112.20	215.90	350.20
\$180,000	10.80	10.80	14.40	16.20	22.32	36.18	55.26	89.28	118.80	228.60	370.80
\$190,000	11.40	11.40	15.20	17.10	23.56	38.19	58.33	94.24	125.40	241.30	391.40
\$200,000	12.00	12.00	16.00	18.00	24.80	40.20	61.40	99.20	132.00	254.00	412.00
\$210,000	12.60	12.60	16.80	18.90	26.04	42.21	64.47	104.16	138.60	266.70	432.60
\$220,000	13.20	13.20	17.60	19.80	27.28	44.22	67.54	109.12	145.20	279.40	453.20
\$230,000	13.80	13.80	18.40	20.70	28.52	46.23	70.61	114.08	151.80	292.10	473.80
\$240,000	14.40	14.40	19.20	21.60	29.76	48.24	73.68	119.04	158.40	304.80	494.40
\$250,000	15.00	15.00	20.00	22.50	31.00	50.25	76.75	124.00	165.00	317.50	515.00
\$260,000	15.60	15.60	20.80	23.40	32.24	52.26	79.82	128.96	171.60	330.20	535.60
\$270,000	16.20	16.20	21.60	24.30	33.48	54.27	82.89	133.92	178.20	342.90	556.20
\$280,000	16.80	16.80	22.40	25.20	34.72	56.28	85.96	138.88	184.80	355.60	576.80
\$290,000	17.40	17.40	23.20	26.10	35.96	58.29	89.03	143.84	191.40	368.30	597.40
\$300,000	18.00	18.00	24.00	27.00	37.20	60.30	92.10	148.80	198.00	381.00	618.00
\$310,000	18.60	18.60	24.80	27.90	38.44	62.31	95.17	153.76	204.60	393.70	638.60
\$320,000	19.20	19.20	25.60	28.80	39.68	64.32	98.24	158.72	211.20	406.40	659.20
\$330,000	19.80	19.80	26.40	29.70	40.92	66.33	101.31	163.68	217.80	419.10	679.80
\$340,000	20.40	20.40	27.20	30.60	42.16	68.34	104.38	168.64	224.40	431.80	700.40
\$350,000	21.00	21.00	28.00	31.50	43.40	70.35	107.45	173.60	231.00	444.50	721.00
\$400,000	24.00	24.00	32.00	36.00	49.60	80.40	122.80	198.40	264.00	508.00	824.00
\$450,000	27.00	27.00	36.00	40.50	55.80	90.45	138.15	223.20	297.00	571.50	927.00
\$500,000	30.00	30.00	40.00	45.00	62.00	100.50	153.50	248.00	330.00	635.00	1,030.00

*Additional rates available upon request
 Rates change according to age brackets.
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SPOUSE Supplemental Term Life Monthly Rates (based on age)

Age	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*
Rate per \$1,000	\$0.049	\$0.049	\$0.050	\$0.066	\$0.093	\$0.141	\$0.214	\$0.356	\$0.538	\$0.914	\$1.624
Coverage											
\$5,000	0.25	0.25	0.25	0.33	0.47	0.71	1.07	1.78	2.69	4.57	8.12
\$10,000	0.49	0.49	0.50	0.66	0.93	1.41	2.14	3.56	5.38	9.14	16.24
\$15,000	0.74	0.74	0.75	0.99	1.40	2.12	3.21	5.34	8.07	13.71	24.36
\$20,000	0.98	0.98	1.00	1.32	1.86	2.82	4.28	7.12	10.76	18.28	32.48
\$25,000	1.23	1.23	1.25	1.65	2.33	3.53	5.35	8.90	13.45	22.85	40.60
\$30,000	1.47	1.47	1.50	1.98	2.79	4.23	6.42	10.68	16.14	27.42	48.72
\$35,000	1.72	1.72	1.75	2.31	3.26	4.94	7.49	12.46	18.83	31.99	56.84
\$40,000	1.96	1.96	2.00	2.64	3.72	5.64	8.56	14.24	21.52	36.56	64.96
\$45,000	2.21	2.21	2.25	2.97	4.19	6.35	9.63	16.02	24.21	41.13	73.08
\$50,000	2.45	2.45	2.50	3.30	4.65	7.05	10.70	17.80	26.90	45.70	81.20
\$55,000	2.70	2.70	2.75	3.63	5.12	7.76	11.77	19.58	29.59	50.27	89.32
\$60,000	2.94	2.94	3.00	3.96	5.58	8.46	12.84	21.36	32.28	54.84	97.44
\$65,000	3.19	3.19	3.25	4.29	6.05	9.17	13.91	23.14	34.97	59.41	105.56
\$70,000	3.43	3.43	3.50	4.62	6.51	9.87	14.98	24.92	37.66	63.98	113.68
\$75,000	3.68	3.68	3.75	4.95	6.98	10.58	16.05	26.70	40.35	68.55	121.80
\$80,000	3.92	3.92	4.00	5.28	7.44	11.28	17.12	28.48	43.04	73.12	129.92
\$85,000	4.17	4.17	4.25	5.61	7.91	11.99	18.19	30.26	45.73	77.69	138.04
\$90,000	4.41	4.41	4.50	5.94	8.37	12.69	19.26	32.04	48.42	82.26	146.16
\$95,000	4.66	4.66	4.75	6.27	8.84	13.40	20.33	33.82	51.11	86.83	154.28
\$100,000	4.90	4.90	5.00	6.60	9.30	14.10	21.40	35.60	53.80	91.40	162.40
\$105,000	5.15	5.15	5.25	6.93	9.77	14.81	22.47	37.38	56.49	95.97	170.52
\$110,000	5.39	5.39	5.50	7.26	10.23	15.51	23.54	39.16	59.18	100.54	178.64
\$115,000	5.64	5.64	5.75	7.59	10.70	16.22	24.61	40.94	61.87	105.11	186.76
\$120,000	5.88	5.88	6.00	7.92	11.16	16.92	25.68	42.72	64.56	109.68	194.88
\$125,000	6.13	6.13	6.25	8.25	11.63	17.63	26.75	44.50	67.25	114.25	203.00
\$130,000	6.37	6.37	6.50	8.58	12.09	18.33	27.82	46.28	69.94	118.82	211.12
\$135,000	6.62	6.62	6.75	8.91	12.56	19.04	28.89	48.06	72.63	123.39	219.24
\$140,000	6.86	6.86	7.00	9.24	13.02	19.74	29.96	49.84	75.32	127.96	227.36
\$145,000	7.11	7.11	7.25	9.57	13.49	20.45	31.03	51.62	78.01	132.53	235.48
\$150,000	7.35	7.35	7.50	9.90	13.95	21.15	32.10	53.40	80.70	137.10	243.60
\$160,000	7.84	7.84	8.00	10.56	14.88	22.56	34.24	56.96	86.08	146.24	259.84
\$170,000	8.33	8.33	8.50	11.22	15.81	23.97	36.38	60.52	91.46	155.38	276.08
\$180,000	8.82	8.82	9.00	11.88	16.74	25.38	38.52	64.08	96.84	164.52	292.32
\$190,000	9.31	9.31	9.50	12.54	17.67	26.79	40.66	67.64	102.22	173.66	308.56
\$200,000	9.80	9.80	10.00	13.20	18.60	28.20	42.80	71.20	107.60	182.80	324.80
\$210,000	10.29	10.29	10.50	13.86	19.53	29.61	44.94	74.76	112.98	191.94	341.04
\$220,000	10.78	10.78	11.00	14.52	20.46	31.02	47.08	78.32	118.36	201.08	357.28
\$230,000	11.27	11.27	11.50	15.18	21.39	32.43	49.22	81.88	123.74	210.22	373.52
\$240,000	11.76	11.76	12.00	15.84	22.32	33.84	51.36	85.44	129.12	219.36	389.76
\$250,000	12.25	12.25	12.50	16.50	23.25	35.25	53.50	89.00	134.50	228.50	406.00

*Additional rates available upon request
Rates change according to age brackets.
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