



City of St. Louis  
Group term life and accidental death  
and dismemberment (AD&D) insurance

Insurance products issued by:  
Minnesota Life Insurance Company

## Protect your family's financial future

Enroll in your group life insurance products





## Guaranteed coverage opportunity when newly eligible

Within 31 days of initial eligibility, you may elect from the following coverage options without providing evidence of insurability:

- **Employee:** Elect up to three times annual base salary; not to exceed \$300,000
- **Spouse/domestic partner (DP) and child:** All guaranteed

Elections made outside of initial eligibility and elections exceeding these amounts require evidence of insurability.

- **Voluntary accidental death and dismemberment (AD&D):** Elections never require evidence of insurability

### Why do I need life insurance?

**Group term life insurance** provides affordable insurance protection during your working years. It provides an additional level of financial protection alongside your personal savings, individual life insurance and Social Security benefits. Group term life insurance allows you the flexibility to increase your coverage when your family's need for financial protection is the greatest and to lower your coverage when your financial commitments decrease. Beneficiaries receive funds to help with their everyday living expenses such as mortgage payments medical bills, education expenses, your funeral costs and more. Your family is everything and group term life insurance can help protect their financial future so you can enjoy everyday moments in the here and now.

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

## Your basic and optional coverages

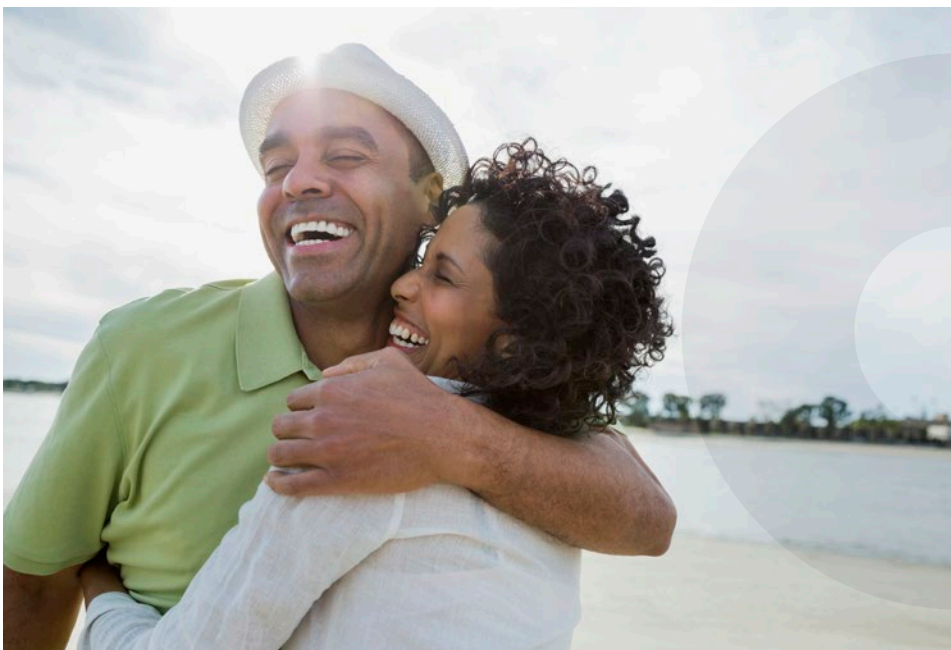
As an employee of City of St. Louis, you are automatically enrolled for basic life coverage. You may also choose to enroll for additional coverage for yourself and your family.

Basic coverage (automatically enrolled)										
✓ Basic life	1x annual earnings rounded to next higher \$1,000	• Maximum coverage: <b>\$250,000</b>								
Optional coverages										
✚ Optional life	1-5x annual earnings, rounded to next higher \$1,000 if not already a multiple thereof	• Maximum coverage: <b>\$500,000</b> • Elections above 3x will always require evidence of insurability								
✚ Voluntary AD&D	<table border="1"> <thead> <tr> <th>Annual earnings</th> <th>Employee plan</th> </tr> </thead> <tbody> <tr> <td>Under \$20,000</td> <td>\$80,000</td> </tr> <tr> <td>\$20,000 to \$39,999</td> <td>\$100,000</td> </tr> <tr> <td>\$40,000 and over</td> <td>\$150,000</td> </tr> </tbody> </table>	Annual earnings	Employee plan	Under \$20,000	\$80,000	\$20,000 to \$39,999	\$100,000	\$40,000 and over	\$150,000	• Coverage is automatically adjusted based on annual earnings changes
	Annual earnings	Employee plan								
Under \$20,000	\$80,000									
\$20,000 to \$39,999	\$100,000									
\$40,000 and over	\$150,000									
	<b>Family plan:</b> (percentages reflect % of employee's principal sum): Spouse/DP (with children): <b>40%</b> Spouse/DP (no children): <b>50%</b> Each child (with spouse/DP): <b>10%</b> Each child (no spouse/DP): <b>15%</b>	• Children eligible from live birth until age 26								
✚ Dependent packaged life	Basic: spouse/DP: <b>\$7,500</b> , child: <b>\$5,000</b> Optional: spouse/DP: <b>\$10,000</b> , child: <b>\$5,000</b>	• Children eligible from 15 days to age 26 • Optional is only available if the employee is enrolled in the optional life								

If your spouse/domestic partner or child is eligible for employee coverage, they cannot be covered as a dependent.

Child may only be covered by one parent.

Beginning at age 70, basic life coverage reduces to a percentage of the amount in effect prior to age 70: to 65 percent at age 70 and to 50 percent at age 75.





## Bi-weekly cost of coverage

Please note, rates increase with age.

Optional life (Rates/\$1,000/bi-weekly)	
Age	Employee
Under 30	\$0.018
30-34	0.022
35-39	0.027
40-44	0.040
45-49	0.065
50-54	0.106
55-59	0.158
60-64	0.251
65-69	0.398
70 and over	0.811

Voluntary AD&D	
Employee	\$0.014 per \$1,000/bi-weekly
Employee and family	\$0.022 per \$1,000/bi-weekly

Dependent packaged life	
Basic	\$0.95
Optional	\$2.92

All rates are subject to change.

## Take your coverage with you

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 City of St. Louis.** 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 employees and the hospitalization confinement provision for dependents.

Insurance products are issued by Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc. Products are offered under policy form series MHC-96-13180.24 Rev 3-2009 and 02-30428.24

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