



## Your Supplemental Life Insurance Coverages:

### Supplemental Life Coverage - 100% employee paid

<b>Supplemental term life</b>	Elect in <b>\$10,000</b> increments Maximum <b>\$750,000</b>	<ul style="list-style-type: none"> <li>✓ Elect or increase coverage as a new hire or during annual enrollment period</li> <li>✓ Includes a matching AD&amp;D benefit</li> </ul>
<b>Spouse term life</b>	Elect in <b>\$5,000</b> increments Maximum <b>\$500,000</b>	<ul style="list-style-type: none"> <li>✓ Employee must be enrolled in Supplemental Life to elect Spouse Life</li> <li>✓ Cannot exceed 100% of employee's basic and supplemental coverage combined</li> <li>✓ Includes a matching AD&amp;D benefit</li> </ul>
<b>Child term life</b>	Elect <b>\$2,500, \$5,000, \$7,500, \$10,000, \$15,000, or \$20,000</b>	<ul style="list-style-type: none"> <li>✓ Employee must be enrolled in Supplemental Life to elect Child Life</li> <li>✓ Includes a matching AD&amp;D benefit</li> <li>✓ Includes 1st newborn child benefit</li> </ul>

Note: See certificate for eligibility waiting periods. 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.

## Monthly Cost:

Employee or Spouse Supplemental Life and AD&D	
Employee's Age	Rate per \$1,000
<25	\$ 0.085
25-29	\$ 0.095
30-34	\$ 0.110
35-39	\$ 0.125
40-44	\$ 0.150
45-49	\$ 0.210
50-54	\$ 0.305
55-59	\$ 0.485
60-64	\$ 0.810
65-69	\$ 1.300
70-74	\$ 2.330
75+	\$ 3.750

Rates increase with age and all rates are subject to change.

**Note:** Spouse rates are based on employee's age.

### Here's how to calculate your monthly premium:

Total supplemental term life coverage amount	\$__ _ _
÷ 1,000	\$__ _ _
× your rate (based on your age)	\$__ _ _
<b>= Monthly premium</b>	<b>\$__ _ _</b>

### Here's how Riley calculated their monthly premium:

Riley elected a total supplemental term life coverage amount of	\$150,000
÷ 1,000	\$150.00
× Riley's rate (based on their age of 42)	\$0.15
<b>= Riley's monthly premium</b>	<b>\$22.50</b>

Child Life and AD&D					
\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000
\$0.82	\$1.62	\$2.44	\$3.25	\$4.88	\$6.50

One premium covers all eligible children from live birth to age 26.

## Why Life Insurance?

No matter where you are in life, there are many reasons to consider Life Insurance. Group Life Insurance protects you and your family from the unexpected loss of life and income during working years. If you die, Life Insurance benefits are disbursed to your beneficiaries to help pay for things like:

- ✓ Your mortgage or rent
- ✓ Childcare or education costs
- ✓ Medical bills or other expenses
- ✓ Funeral and burial costs

## How much Life Insurance do I need?

To estimate the amount of Life Insurance you need, you'll want to determine what you must protect in the event of your death. Determine your needs today.

Check out our Life Insurance calculator: [click here.](#)

Or scan here:



## Naming a Beneficiary:

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 beneficiaries periodically. Events such as marriage, birth/adoption of children, divorce or death may change how you want your Life Insurance benefit paid.

## Continuation:

If you are no longer eligible for coverage as an active employee, you may be eligible to continue your coverage after employment. No health questions are needed and rates are generally higher than active rates. If you would like to continue your coverage, be sure to enroll within 31 days of your current coverage ending.

**Questions? Contact Ochs. Email: [ochs@ochsinc.com](mailto:ochs@ochsinc.com) Phone: 800-392-7295**



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Products are offered under policy form series 14-31700.

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