



Enroll in your
Group Life Insurance Plan
Nov. 13 – Nov. 22, 2017

YOUR ENROLLMENT WINDOW IS NOW OPEN.

Guaranteed coverage during Annual Enrollment

During this special enrollment period (November 13 - November 22, 2017), the following coverage options are available to elect without providing evidence of insurability (EOI):

- **Employee:** Elect Employee Supplemental Life coverage for the first time of one times your annual earnings

Elections made outside of this special enrollment period require EOI.

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

Basic coverage



Basic Life

2x annual earnings

Maximum: **\$2,000,000** Basic and Employee Supplemental Life combined

Age reductions apply

Monthly cost of coverage

Employee Supplemental Life

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

Age	Employee
Under 30	\$0.060
30-34	0.080
35-39	0.090
40-44	0.100
45-49	0.190
50-54	0.300
55-59	0.505
60-64	0.800
65-69	1.270
70-74	2.060
75-79	3.340
80-84	5.410
85 & Over	8.760

All rates are subject to change.

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.

HOW MUCH LIFE INSURANCE DO I NEED?

Check out our life insurance calculator at [LifeBenefits.com/insuranceneeds](https://www.lifebenefits.com/insuranceneeds).

Here's the easy math to your monthly premium:



Your annual earnings \$ _____
÷ 1,000 _____
x your rate \$ _____
= _____
Monthly Premium \$ _____

ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

Coverage options (choose all that apply)



Employee Supplemental Life

1x annual earnings

- Maximum: **\$500,000** Employee Supplemental Life or **\$2,000,000** (Basic and Employee Supplemental Life combined)
- Age reductions apply

Beginning at age 65, Basic Life, and Employee Supplemental Life coverage reduces to a percentage of the amount in effect prior to age 65: to 10 percent at age 65, to 20 percent at age 66, to 30 percent at age 67, to 40 percent at age 68 and 50 percent at age 69.

Additional features

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

- **Take your coverage with you** – If you are no longer eligible for coverage as an active employee, you may be eligible to port your Employee Supplemental 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 employees.
- **Early benefit payments if diagnosed as terminally ill** – If an insured person becomes terminally ill with a life expectancy of 12 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 Employee 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.



TO ENROLL:

You can enroll by telephone
(888) 890-5631 or online

at **www.hrbenefitsadvantage.com**.

WHY LIFE INSURANCE?

Learn how life insurance can protect your financial future by watching a brief video at **LifeBenefits.com/videos/term**



This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to East Tennessee Technology Park Health and Welfare Benefit Plan. 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.

Products are offered under policy form series 14-31700.

Securian Financial Group, Inc.

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Group Insurance
www.LifeBenefits.com