



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 or increase your existing coverage one salary multiple, not to exceed \$500,000 (Basic and Employee Supplemental Life combined)
- **Spouse:** Elect \$10,000 of coverage for the first time
- **Child:** No EOI required
- **Accidental Death & dismemberment (AD&D):** No EOI required

Elections made outside of this special enrollment period and elections exceeding these amounts 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

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.

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

HOW MUCH LIFE INSURANCE DO I NEED?

Check out our life insurance calculator at LifeBenefits.com/insuranceneeds.

Monthly cost of coverage

Employee and Spouse Supplemental Life

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

Age	Employee	Spouse
Under 30	\$0.060	\$0.060
30-34	0.080	0.080
35-39	0.090	0.110
40-44	0.100	0.170
45-49	0.190	0.270
50-54	0.300	0.420
55-59	0.505	0.660
60-64	0.800	1.070
65-69	1.270	1.720
70-74	2.060	
75-79	3.340	
80-84	5.410	
85 & Over	8.760	

Child Supplemental Life

One premium provides coverage for all eligible children.

\$10,000: \$0.99 per month

Accidental Death & Dismemberment (AD&D)

Employee only: \$0.022 per \$1,000 per month

Employee and family: \$0.042 per \$1,000 per month

All rates are subject to change.

Here's the easy math to your monthly premium:



Total coverage you need \$ _____





÷ 1,000 _____

x your rate \$ _____

=

Monthly Premium \$ _____

ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

Coverage options (choose all that apply)										
	Employee Supplemental Life	<p>1-5x annual earnings</p> <ul style="list-style-type: none"> Maximum: \$500,000 Employee Supplemental Life or \$2,000,000 (Basic and Employee Supplemental Life combined) Age reductions apply 								
	Spouse Supplemental Life	<p>\$10,000 increments</p> <ul style="list-style-type: none"> Maximum: \$100,000 Age reductions apply 								
	Child Supplemental Life	<p>\$10,000</p> <ul style="list-style-type: none"> Maximum: \$10,000 Children are eligible from live birth to age 26 								
	AD&D	<p>Employee Plan: \$10,000 increments</p> <p>Family Plan: (percent of employee's elected amount):</p> <table border="0"> <tr> <td>Spouse (with children)</td> <td>90%</td> </tr> <tr> <td>Spouse (no children):</td> <td>100%</td> </tr> <tr> <td>Each child (with spouse):</td> <td>20%</td> </tr> <tr> <td>Each child (no spouse):</td> <td>30%</td> </tr> </table> <ul style="list-style-type: none"> Employee maximum: \$500,000; benefits amounts in excess of \$250,000 are limited to 10x annual earnings Spouse maximum: \$500,000 and ends at age 70 Child maximum: \$150,000 Age reductions apply 	Spouse (with children)	90%	Spouse (no children):	100%	Each child (with spouse):	20%	Each child (no spouse):	30%
Spouse (with children)	90%									
Spouse (no children):	100%									
Each child (with spouse):	20%									
Each child (no spouse):	30%									

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

A child may only be covered by one parent.

Beginning at age 65, Basic Life, Employee Supplemental Life, Spouse Supplemental Life and AD&D 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.



TO ENROLL:

You can enroll by telephone at **(888) 890-5631** or online at **www.hrbenefitsadvantage.com**.

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.

WHY LIFE INSURANCE?



Learn how life insurance can protect your financial future by watching a brief video at [LifeBenefits.com/videos/term](https://www.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 and 14-31900.

Securian Financial Group, Inc.

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Group Insurance
www.LifeBenefits.com