



Pima County
Group term life and AD&D insurance

Insurance products issued by:
Minnesota Life Insurance Company

Protect your family's financial future

Enroll in your group life insurance plan





Guaranteed coverage options

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

- **Employee:** Elect up to four times your annual salary, not to exceed \$500,000
- **Spouse/domestic partner (DP) or:** Elect up to \$10,000
- **Child:** Elections never require EOI
- **Voluntary AD&D:** Elections never require EOI

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

Enroll

Enroll online at the ADP enrollment site: portal.adp.com

Questions?

Visit the Pima County Benefits website at www.pima.gov/hr/employeebenefits or call 1-520-724-8464

Why do I need life insurance?

Group term life insurance provides cost-effective 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 or 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 die or become dismembered due to a covered accident – whether it occurs at work or elsewhere.

Your basic and optional coverages

Basic coverage (automatically enrolled)		
✓ Basic term life and AD&D	\$50,000	<ul style="list-style-type: none"> • Matching AD&D • Age reductions apply
Optional coverages		
✚ Optional term life	1-8x annual salary	<ul style="list-style-type: none"> • Maximum: \$1,000,000 • Age reductions apply
✚ Spouse/DP term life	\$10,000, \$25,000, \$50,000 or \$100,000	
✚ Child term life	\$10,000	<ul style="list-style-type: none"> • Children are eligible from live birth to age 26
✚ Voluntary AD&D	Employee plan: 1-8x annual salary	<ul style="list-style-type: none"> • Employee maximum: \$1,000,000 • Spouse/DP coverage is a percentage of the employee's voluntary AD&D amount • Age reductions apply
	Family plan: • Spouse/DP: 100% • Each child: \$2,500	

Beginning at age 75, employee basic term life and basic AD&D, employee optional term life, and voluntary AD&D coverage reduces to a percentage of the amount in effect prior to age 75: to 65 percent at age 75 and to 35 percent at age 80.

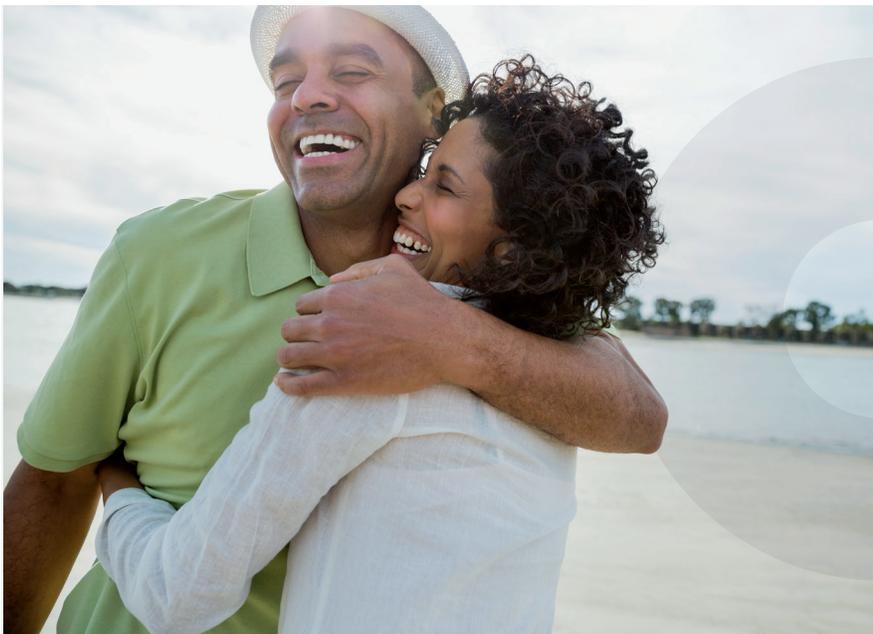
If your spouse/DP or child is eligible for coverage as an employee, they cannot be covered as a dependent.

A child may only be covered by one parent.



Why life insurance?

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



Monthly cost of coverage

Please note, rates increase with age.

Employee optional term life (Rates/\$1,000/month)	
Age	Employee
Under 25	\$0.057
25-29	0.067
30-34	0.084
35-39	0.092
40-44	0.105
45-49	0.158
50-54	0.246
55-59	0.448
60-64	0.694
65-69	1.326
70 and over	2.502

Spouse/DP term life	
\$10,000	\$2.50 per month
\$25,000	\$6.25 per month
\$50,000	\$12.50 per month
\$100,000	\$25.00 per month

Child term life	
One premium provides coverage for all eligible children.	
\$10,000	\$1.00 per month

Voluntary AD&D	
Employee only	\$0.0347 per \$1,000
Employee and family	\$0.0888 per \$1,000

All rates are subject to change.



Here's the easy math to your monthly premium:

$$\begin{array}{r}
 \text{Total coverage you need } \$ \underline{\hspace{2cm}} \\
 \div 1,000 \$ \underline{\hspace{2cm}} \\
 \times \text{ your rate } \$ \underline{\hspace{2cm}} \\
 = \\
 \text{Monthly premium } \$ \underline{\hspace{2cm}}
 \end{array}$$

How much life insurance do I need?

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

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 Pima County. 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.

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

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



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[lifebenefits.com](https://www.lifebenefits.com)

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