



Guaranteed coverage opportunity at initial eligibility

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

- **Employee** - Elect up to \$250,000
- **Spouse** - Elect up to \$20,000
- **Child** - Elect up to \$10,000

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

ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

Why do I need this 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.

Additional features

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

- **Accidental Death and Dismemberment (AD&D)** – Provides beneficiaries with additional financial protection if an insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.
- **Take your coverage with you** – If you are no longer eligible for coverage as an active employee, you may be eligible to port (Portability only available for Class 1 and 2) 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 Supplemental combined).
- **No premiums if you become disabled (Class 1 and 2 only)** – If an insured becomes totally disabled according to the terms of your certificate, life insurance premiums may be waived.

Monthly cost of coverage

Please note, employee and spouse rates increase with age.

Supplemental Term Life - Employee and Spouse

Age	Employee
Under 25	\$0.050
25-29	0.060
30-34	0.080
35-39	0.090
40-44	0.110
45-49	0.160
50-54	0.270
55-59	0.460
60-64	0.770
65-69	1.270
70 & Over	2.060

Supplemental AD&D

Employee & Spouse: \$0.02 per \$1,000 per month

Child Term Life

One premium provides coverage for all eligible children.

\$0.200 per \$1,000 per month

All rates are subject to change.



Here's the easy math to your monthly premium:

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

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

Coverage options		
	Basic Term Life and AD&D 2x annual salary Minimum coverage: \$40,000 Maximum coverage: \$400,000	<ul style="list-style-type: none"> • SUU pays 50% of premium and employee pays 50% of premium • Coverage must be elected within 31 days of initial eligibility or a life event or during the first annual enrollment after a life event • Age reductions apply (Class 2 only)¹ • Includes matching AD&D benefit
	Basic Dependent Term Life \$10,000 spouse \$10,000 each child	<ul style="list-style-type: none"> • SUU pays 50% of premium and employee pays 50% of premium • Coverage must be elected within 31 days of initial eligibility or a life event or during the first annual enrollment after a life event • Children eligible from live birth to age 26 • A \$10,000 benefit will be paid for an employee's first eligible child if the child passes within 31 days of birth. • An employee must be enrolled in Basic Term Life to elect Basic Dependent Term Life
	Supplemental Term Life and AD&D \$10,000 increments Maximum coverage: \$500,000	<ul style="list-style-type: none"> • Employee must be enrolled in Basic Term Life to elect Supplemental Term Life • Age reductions apply (Class 2 only)¹ • Includes matching AD&D benefit
	Supplemental Spouse Term Life and AD&D \$10,000 increments Maximum coverage: The lesser of \$100,000 or 100% of employee's Supplemental Term Life amount	<ul style="list-style-type: none"> • Spouse must be enrolled in Basic Dependent Term Life to be eligible for Supplemental Spouse Term Life • Employee must elect Supplemental Term Life to elect Supplemental Spouse Term Life • Age reductions apply (Class 2 only)¹ • Includes matching AD&D benefit
	Supplemental Child Term Life \$5,000 or \$10,000	<ul style="list-style-type: none"> • Children eligible from live birth to age 26 • Child must be enrolled in Basic Dependent Term Life to be eligible for Supplemental Child Term Life • Employee must elect Supplemental Term Life to elect Supplemental Child Term Life • A \$5,000 benefit will be paid for an employee's first eligible child if the child passes within 31 days of birth

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.

¹ At age 65, coverage reduces to a percentage of the amount in effect prior to age 65: to 65 percent at age 65, to 50 percent at age 70 and to 35 percent at age 75.



QUESTIONS?

Contact the Benefits Department at **435-586-7754**

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to Southern Utah University. 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 MHC-96-13180.43.

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