

# Life Insurance Plan at a glance

## Active Employees

Coverage type	Coverage	Additional information
<b>Employee Group Term Life</b>	2 times of your basic annual earnings rounded to the next higher \$1,000	<ul style="list-style-type: none"><li>• Minimum coverage is \$30,000</li><li>• Maximum coverage is \$100,000</li><li>• Evidence of Insurability (EOI) is required if the coverage is elected outside of your initial eligibility period</li><li>• Coverage increases due to changes in annual earnings are guaranteed to the plan maximum</li></ul>
<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b>	2 times of your basic annual earnings rounded to the next higher \$1,000	

## Service Retirees

Coverage type	Coverage	Additional information
	<i>Retired prior to July 1, 1999</i>	
	<ul style="list-style-type: none"><li>• \$2,000, \$4,000 or \$10,000</li></ul>	<ul style="list-style-type: none"><li>• Coverage must be elected at the time of retirement</li></ul>
<b>Retiree Group Term Life</b>	<i>Retired on or after July 1, 1999</i>	<ul style="list-style-type: none"><li>• Coverage increases are not allowed</li><li>• Coverage decreases allowed if requested</li></ul>
	<ul style="list-style-type: none"><li>• \$5,000, \$10,000 or \$20,000</li></ul>	

## Disabled Employees

Totally disabled employees approved for continued coverage by Securian can continue group term life insurance coverage with the same amount of term life insurance coverage they had as an active employee.