



## Life insurance coverage available with no health questions

There are certain times in which you can enroll for coverage without answering health questions. Below is a summary of those options.

A full list of your life insurance coverage options is outlined on the next page. To apply for coverage other than what's outlined here, you'll answer a few questions about your health history – along with height and weight. Applicants previously declined coverage also will be required to answer the health questions.

### **Within 31 days of initial eligibility**

- Employee: \$140,000
- Spouse: \$50,000

### **During each annual enrollment and within 31 days of a family status change**

- Employee: Increase existing coverage by \$20,000, not to exceed \$140,000

### **Health questions never required**

- Enrolling for child and/or voluntary AD&D coverage never requires health questions when elected during any of the above events

Once your coverage is effective, you never have to re-enroll to continue your coverage.

Prepared for:



Initial eligibility refers to the first time a person is eligible for coverage. For you, the employee, this is when you're hired and become eligible for benefits.

For your spouse, it's when you become eligible for benefits or within 31 days of a new marriage.



## Your basic and optional coverages

### Basic coverage (automatically enrolled)

<b>Basic term life</b>	<ul style="list-style-type: none"> <li>• Police Management employees: \$45,000</li> <li>• All other active full-time employees: \$50,000</li> </ul>	<ul style="list-style-type: none"> <li>• Includes matching AD&amp;D benefit</li> </ul>
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### Optional coverages

<b>Employee supplemental term life</b>	\$20,000 increments	<ul style="list-style-type: none"> <li>• Maximum: \$500,000</li> <li>• Includes matching AD&amp;D benefit</li> </ul>
<b>Spouse term life</b>	\$10,000 increments	<ul style="list-style-type: none"> <li>• Maximum: \$100,000 or 50% of the employee's total coverage amount, whichever is less</li> <li>• An employee must be insured for employee supplemental term life insurance to elect spouse term life</li> </ul>
<b>Child term life</b>	\$10,000	<ul style="list-style-type: none"> <li>• Children are eligible from live birth until age 26</li> <li>• \$250 benefit for children under 6 months</li> <li>• An employee must be insured for employee supplemental term life insurance to elect child term life</li> </ul>

If your spouse or child is eligible for coverage as an employee, they cannot be covered as your dependent. A child may be covered by only one employee.

## Monthly cost of coverage

### Employee/spouse term life insurance (rates/\$1,000/month)

Age	Employee	Spouse
Under 30	\$0.080	\$0.070
30-34	0.100	0.090
35-39	0.150	0.150
40-44	0.200	0.210
45-49	0.300	0.320
50-54	0.500	0.550
55-59	0.800	0.900
60-64	1.250	1.410
65-69	2.000	2.280
70 and over	3.500	4.000

### Optional child life

One premium provides coverage for all eligible children

\$10,000	\$1.00 per month
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Please note, employee and spouse rates increase with age and are subject to change.

## Here's how to calculate your premium:

Coverage amount	\$
<b>divided by 1,000</b>	\$
<b>times your rate</b> (based on your age )	\$
<b>Monthly premium</b>	<b>\$</b>

## Enroll

Submit your enrollment form to the city's Benefits Department.

Submit your evidence of insurability form (if required) to Minnesota Life using the address or fax number on the form.

## Questions?

Call the Benefits Department: **402-444-5300**

## Frequently asked questions

### What is term life and AD&D insurance?

Group term life insurance provides a cost-effective way to prepare for the unexpected by adding an extra level of protection during your working years. Your loved ones may benefit from life insurance to cover medical bills, funeral costs and estate management expenses. It can also be a critical resource in helping with your family's ongoing expenses.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection in the event that a covered accident results in an insured person's loss of life, hearing, sight, paralysis and more.

### Do I have to answer health questions?

Enrolling for coverage other than what is outlined on page one will require that you answer a few questions about your health history, along with height and weight. Based on your answers, it will be determined whether anything further is needed to make a decision to approve or decline the application. If by any chance your application is not approved, you will still get any coverage that didn't require the health question and it will not affect any coverage you already have.

### What should I know about naming a beneficiary?

Naming a beneficiary, and keeping it up to date with life's changes, can help ensure any proceeds are paid according to your wishes and without delay. You can name a person, charity, trust or your estate. You can also break up the payout by percentage. Beneficiary changes can be made anytime throughout the year.

### Can I take my coverage with me if I leave the City of Omaha?

You can continue to be insured with Securian beyond active employment without answering health questions. Premiums are generally 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 the City of Omaha. 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.

Insurance products are issued by Minnesota Life Insurance Company. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. The company is headquartered in St. Paul, MN. Minnesota Life is solely responsible for the financial obligations under the policies or contracts it issues.

Products are offered under policy form series MHC-96-13180.26.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



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F79222-110-2023 DOFU 5-2023  
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