

## Explore the benefits of life insurance



### 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 three 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 (new hire, new spouse and/or child)

- Employee: Elect up to \$150,000
- Spouse/domestic partner (DP): Elect \$25,000
- Child: All coverage options are available for you to elect

#### During each annual enrollment

- Employee: Enroll or increase by \$10,000 as long as the resulting total does not exceed \$150,000
- Spouse/DP: Enroll or increase by \$5,000 as long as the resulting total does not exceed \$25,000
- Child: All coverage options are available for you to elect

#### Within 31 days following a qualified family status change

- Employee: Increase existing coverage by \$10,000 as long as the resulting total does not exceed \$150,000
- Child: All coverage options are available for you to elect

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

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/domestic partner, it's when you become eligible for benefits or within 31 days of a marriage.



## Your basic and optional coverages

### Basic coverage (automatically enrolled)

<b>Basic term life and AD&amp;D</b>	\$25,000 life \$15,000 AD&D	<ul style="list-style-type: none"> <li>• Coverage reduces to 50 percent at age 70</li> </ul>
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### Optional coverages

<b>Additional term life and AD&amp;D</b>	\$10,000 increments	<ul style="list-style-type: none"> <li>• Maximum coverage: \$300,000</li> <li>• Includes matching AD&amp;D benefit</li> </ul>
<b>Spouse/domestic partner (DP) term life and AD&amp;D</b>	\$5,000 increments	<ul style="list-style-type: none"> <li>• Maximum coverage: \$50,000</li> <li>• Spouse/DP and child coverages may not exceed 100% of the employee's total life insurance amount</li> <li>• Includes matching AD&amp;D benefit</li> </ul>
<b>Child term life</b>	\$5,000 or \$10,000	<ul style="list-style-type: none"> <li>• Children are eligible from live birth until the end of the month the child attains age 26</li> <li>• Spouse/DP and child coverages may not exceed 100% of the employee's total life insurance amount</li> </ul>

If your spouse/domestic partner or child is an eligible employee under the plan, they cannot be covered as a dependent. Only one employee may cover a dependent child.

## Bi-weekly cost of coverage

### Additional employee term life and AD&D

Coverage amount	Deduction
\$10,000	\$1.83
20,000	3.65
30,000	5.48
40,000	7.30
50,000	9.13
60,000	10.95
70,000	12.78
80,000	14.60
90,000	16.43
100,000	18.25
110,000	20.08
120,000	21.90
130,000	23.73
140,000	25.55
150,000	27.38
160,000	29.20
170,000	31.03
180,000	32.85
190,000	34.68
200,000	36.50
210,000	38.33
220,000	40.15
230,000	41.98
240,000	43.80
250,000	45.63
260,000	47.45
270,000	49.28
280,000	51.10
290,000	52.93
300,000	54.75

### Spouse/Domestic partner term life and AD&D

Coverage amount	Deduction
\$5,000	\$0.91
10,000	1.83
15,000	2.74
20,000	3.65
25,000	4.56
30,000	5.48
35,000	6.39
40,000	7.30
45,000	8.21
50,000	9.13

### Child term life

Coverage amount	Deduction
\$5,000	\$0.18
10,000	0.37

Enrollment instructions  
and frequently asked  
questions **are on the  
next page**



### Need some guidance on how much life insurance you need?

Use Securian Financial's online benefits decision tool, Benefit Scout®. By answering a few simple questions about your family and finances, you can determine the coverage that meets your needs.

[LifeBenefits.com/Scout1](https://LifeBenefits.com/Scout1)

## Frequently asked questions

Q. What is term life and AD&D insurance?

A. 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.

Q. Do I have to answer health questions?

A. Enrolling for coverage other than what is outlined on page one will require that you answer three 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.

Q. Can I take my coverage with me if I leave Palm Beach County?

A. 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 Palm Beach 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-96-13180.9.

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.

## Enroll

Access your group enrollment system, MyBenefits, to enroll

## Questions?

Contact risk management/group insurance: **561-233-5400** or email: [bccmybenefits@pbcgov.org](mailto:bccmybenefits@pbcgov.org)



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[lifebenefits.com](http://lifebenefits.com)

400 Robert Street North, St. Paul, MN 55101-2098  
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F69331-1 Rev 8-2023 DOFU 8-2021  
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