

## 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. Answer the three questions within 90 days of the end of the enrollment period.

#### Within 30 days of initial eligibility

- Employee basic life:
  - Option 1: One and one-half times your annual earnings; not to exceed \$1,000,000 (basic and supplemental combined)
  - Option 2: \$50,000
- Employee supplemental life: Four times your annual earnings; not to exceed \$1,000,000 (basic and supplemental combined)
- Spouse/domestic partner: \$50,000
- Option 2: \$50,000
- Employee supplemental life: \$50,000 or increase your existing coverage by \$50,000; not to exceed a new total of the lesser of four times your annual earnings or \$1,000,000 (basic and supplemental combined)
- Spouse/domestic partner: \$5,000 or increase your spouse/domestic partner existing coverage by \$5,000; not to exceed a new total of \$50,000

#### Within 30 days of a family status change

- Employee basic life:
  - Option 1: One and one-half times your annual earnings; not to exceed \$50,000

#### Health questions never required

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

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/domestic partner, it's when you become eligible for benefits or within 30 days of a new marriage or creation of a domestic partnership.



## Your basic and supplemental coverages

**Basic coverage** (Available to regular and temporary benefits-eligible employees)

<b>Basic life</b>	<p>Option 1: 1.5x annual earnings, rounded to the next higher \$1,000</p> <p>Option 2: \$50,000</p> <p>Option 3: \$0</p>	<ul style="list-style-type: none"> <li>• Maximum: \$2,500,000 (basic and supplemental combined)</li> <li>• If an employee elects option 2 or 3 and later decides to increase coverage, EOI will be required</li> </ul>
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**Supplemental coverages** (Only available to regular employees)

Note: You must be enrolled in basic life to enroll in supplemental life insurance

<b>Supplemental life - employee</b>	\$5,000 increments	<ul style="list-style-type: none"> <li>• Maximum: Lesser of 4x annual earnings or \$2,500,000 (basic and supplemental combined)</li> </ul>
<b>Supplemental life - spouse/domestic partner</b>	\$5,000 increments	<ul style="list-style-type: none"> <li>• Maximum: \$500,000</li> <li>• Coverage may not exceed 100% of the amount of the employee's combined basic and supplemental coverage</li> </ul>
<b>Supplemental life - child</b>	\$2,000, \$5,000 or \$10,000	<ul style="list-style-type: none"> <li>• Children are eligible from live birth until age 26</li> </ul>
<b>Employee AD&amp;D</b>	Employee plan: \$25,000 increments	
<b>Employee + family AD&amp;D</b>	<p>Family plan: Spouse/domestic partner and child coverage is a percentage of the employee's AD&amp;D amount</p> <p>Spouse/domestic partner (with children): 50%</p> <p>Spouse/domestic partner (no children): 60%</p> <p>Each child (with spouse/domestic partner): 15%</p> <p>Each child (no spouse/domestic partner): 20%</p>	<ul style="list-style-type: none"> <li>• Employee AD&amp;D maximum: \$500,000</li> <li>• Spouse/domestic partner AD&amp;D maximum: \$300,000</li> <li>• Child(ren) AD&amp;D maximum: \$100,000</li> </ul>

## Monthly cost of coverage

### Basic life insurance

\$0.075 per \$1,000 per month

### Supplemental life insurance - employee/spouse/domestic partner

Age	Rates/\$1,000/month
Under 30	\$0.024
30-34	0.035
35-39	0.047
40-44	0.066
45-49	0.112
50-54	0.171
55-59	0.266
60-64	0.407
65 and over	0.708

### Supplemental life insurance - child

\$2,000	\$0.36 per month
\$5,000	\$0.90 per month
\$10,000	\$1.80 per month

### AD&D insurance

Employee only	\$0.030 per \$1,000 per month
Employee + family	\$0.040 per \$1,000 per month

Please note, employee and spouse/domestic partner rates increase with age and all rates are subject to change.

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

### Here's how to calculate your monthly premium:

Coverage amount     \$ \_\_\_\_\_  
÷ 1,000                     \$ \_\_\_\_\_  
× your rate                 \$ \_\_\_\_\_  
= **Monthly premium**     \$ \_\_\_\_\_



### 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 and budget.

Regular employees visit:

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

Temporary employees visit:

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

## 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. The process is also known as Evidence of Insurability (EOI). EOI must be submitted to Securian within 90 days of the end of your enrollment period.

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 questions and it will not affect any coverage you already have.

Q. Can I take my coverage with me if I leave City of Seattle?

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 Securian Life Insurance Company to City of Seattle. 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 14-31700 and 14-31900.

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

## Enroll

New employees or during Open Enrollment: go to [www.ess.seattle.gov](http://www.ess.seattle.gov), log in, and select the "Benefits" tab and then "New Hire" or "Open Enrollment"

Mid-year changes: contact your department's benefits representative for an electronic enrollment form. Evidence of Insurability may be required.

## Questions?

Contact the Benefits Unit at [Benefits.Unit@seattle.gov](mailto:Benefits.Unit@seattle.gov) or call (206) 615-1340



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