



## Summary of life insurance coverage options and cost

Life insurance benefits through your employer can help your family navigate the financial challenges that may arise from the loss of a loved one.

Term life insurance provides a budget-friendly way to help protect your family's financial future.

- **Income replacement:** Can help your family maintain their lifestyle by covering essential daily living expenses like mortgage/rent payments, child care, groceries and more
- **Final expenses:** May ease the burden of funeral costs, medical bills and other end-of-life expenses
- **Cost-effective:** Employer-based life insurance is generally less expensive than other life insurance solutions. It can allow you to temporarily supplement your outside coverage, to increase your total protection during your working years when your family depends on your income

Accidental death and dismemberment (AD&D) insurance provides additional financial protection for a loss resulting from a covered accident – whether the accident occurs at work or elsewhere.

- **Accidental death:** Pays both life insurance and AD&D benefits to your beneficiary
- **Dismemberment:** Provides direct payments to you, based on the severity of the injury

Act now to protect your family through the unexpected.

**City of Seattle**

### Learn more

Visit Securian's educational microsite to learn more about your insurance program, naming beneficiaries, applying for coverage that requires health questions and much more.

From the site, you can also access our Benefit Scout® tool, to help you evaluate how much life insurance you need.

Visit [securian.com/city-of-seattle-insurance](https://securian.com/city-of-seattle-insurance)

## Your basic and supplemental coverages

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

Basic life	Option 1: 1.5x annual earnings, rounded to the next higher \$1,000 Option 2: \$50,000 Option 3: \$0	<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, evidence of insurability (EOI) will be required</li> </ul>
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### Supplemental coverages (Only available to regular employees)

Supplemental life - employee	\$5,000 increments	<ul style="list-style-type: none"> <li>Maximum: Lesser of 6x annual earnings or \$2,500,000 (basic and supplemental combined)</li> </ul>
Supplemental life - spouse/domestic partner	\$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>
Supplemental life - child	\$2,000, \$5,000 or \$10,000	<ul style="list-style-type: none"> <li>Children are eligible from live birth to age 26</li> </ul>
Employee AD&D	Employee plan: \$25,000 increments	<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>
Employee + family AD&D	Family plan: Spouse/domestic partner and child coverage is a percentage of the employee's AD&D amount Spouse/domestic partner (with children): 50% Spouse/domestic partner (no children): 60% Each child (with spouse/domestic partner): 15% Each child (no spouse/domestic partner): 20%	

If your spouse/domestic partner 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.

### Beneficiary

Your beneficiary(ies) will receive insurance proceeds in the event of your death. Keep this designation up to date as life progresses, to help ensure any payment would be made according to your wishes and without delay. You are the beneficiary of insurance on your dependents.

### Beyond active employment

You can choose to continue to be insured with Securian Financial beyond active employment. Premiums are generally higher than those paid by active employees.

## Coverage available without health questions

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

### 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

### 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
  - 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

### 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.

To apply for coverage other than what's outlined here, you'll be asked to satisfy an evidence of insurability application that generally consists of just a few health questions.

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

## Enroll/update coverage

If you are a new employee, making changes due to a qualifying life event, or enrolling during Open Enrollment, go to [Workday](#).

If you have navigation questions, contact your department's benefits representative.

## Questions?

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



## Monthly cost of coverage

### Basic life insurance (rates/\$1,000/month)

Basic rate total	\$0.116
Employee paid portion	\$0.070
City paid portion	\$0.046

### Supplemental life insurance - employee/spouse/ domestic partner (rates/\$1,000/month)

Age	Rate
Under 30	\$0.032
30-34	0.047
35-39	0.063
40-44	0.088
45-49	0.149
50-54	0.227
55-59	0.354
60-64	0.541
65 and over	0.942

### AD&D insurance (rates/\$1,000/month)

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

### Supplemental life insurance - child

One premium provides coverage for all eligible children

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

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

Benefit Scout is an educational tool designed to help you understand and make decisions about your employee benefits.

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.

In certain circumstances the coverage you elect may require us to approve Evidence of Insurability (EOI) before coverage takes effect. If EOI is required, you should receive correspondence from us indicating we have approved your EOI before your employer deducts or submits premiums for the portion of coverage requiring EOI. If you have questions about whether EOI is required for coverage or has been approved, contact us at 866-889-6221.

Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life Insurance Company is solely responsible for the financial obligations under the policies or contracts it issues. 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.



### Calculate premium:

Coverage amount	\$
divided by 1,000	\$
times rate based on age	\$
Monthly premium	\$



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PROTECT  
SECURE

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

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