



City of Seattle  
Group term life and accidental death  
and dismemberment (AD&D) insurance

Insurance products issued by:  
Securian Life Insurance Company



## Protect your family's financial future



Sign up for guaranteed life insurance  
Special enrollment opportunity October 1-23, 2020

**You have a special, one-time enrollment opportunity to elect or increase your coverage in the following amounts without answering health questions, also known as evidence of insurability (EOI).**

- Employee (basic life): Elect or increase coverage by one level up to four times your annual earnings or \$1,000,000 when combined with supplemental life, whichever is less
- Employee (supplemental life): Elect or increase coverage up to four times your annual earnings or \$1,000,000 when combined with basic life, whichever is less
- Spouse/Domestic partner (DP): Elect or increase coverage up to \$50,000 or 100% of the employee's amount of coverage, whichever is less
- Child: Elect \$2,000, \$5,000 or \$10,000
- AD&D: Elections never require EOI during open enrollment

Elections exceeding these amounts require EOI.



# Your basic and supplemental coverages

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

<b>Basic life</b>	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, EOI will be required</li> </ul>
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**Supplemental coverages** (Only available to regular employees)

<b>Supplemental life - employee</b>	\$5,000 increments, rounded to the next lower \$5,000 if not already an increment of \$5,000	<ul style="list-style-type: none"> <li>• Maximum: 4x annual earnings or \$2,500,000 (basic and supplemental combined)</li> </ul>
<b>Supplemental life - spouse/domestic partner (DP)</b>	\$5,000 increments	<ul style="list-style-type: none"> <li>• Maximum: \$500,000</li> <li>• Coverage terminates at age 80</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>AD&amp;D</b>	Employee plan: Enrollment is in increments of \$25,000 and employees can choose employee only coverage or family coverage  Family plan: Spouse (with children): 50% Spouse (no children): 60% Each child (with spouse): 15% Each child (no spouse): 20%  Percentages reflect % of employee's principal sum	<ul style="list-style-type: none"> <li>• Employee AD&amp;D maximum: \$500,000</li> <li>• Spouse/DP AD&amp;D maximum: \$300,000</li> <li>• Child(ren) AD&amp;D maximum: \$100,000</li> </ul>

## Monthly cost of coverage

Please note, rates increase with age.

### Basic life

\$0.075 per \$1,000 per month

### Supplemental life - employee/spouse/DP

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 - child

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

### AD&D

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

All rates are subject to change.



### Need some guidance

to make decisions about your benefits?

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

Or if you are a temporary employee with benefits visit: [LifeBenefits.com/SeattleTemp](https://LifeBenefits.com/SeattleTemp)





### Protect your family when they need it most

Group term life insurance is a simple, cost-effective way to provide an extra level of financial protection for your family during your working years. Beneficiaries receive funds to help with their everyday monthly living expenses – such as mortgage payments or medical bills, your funeral costs and more – so they can continue to live the lifestyle they live today.

### Questions?

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

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 affiliates. Securian Life Insurance Company is an affiliate of Securian Financial Group, Inc.



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

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