THE TRUST

RHODE ISLAND INTERLOCAL RISK MANAGEMENT TRUST

East Greenwich School Department

Group Term Life and Accidental Death and Dismemberment (AD&D) Insurance Policy #8511750

Insurance products issued by Securian Life Insurance Company and administered by Ochs.

Life Insurance Provided

Your employer provides benefit eligible employees Term Life and Accidental Death & Dismemberment (AD&D) Insurance.

Basic Life Coverage - 100% employer paid & automatically enrolled

Basic term life

Class A: Secretary/Aide/Paraprofessional:
$20,000

Class B: Non-Certified Year-Round Employees:
$20,000

Class C: Superintendent:
1x salary, rounded to the next higher $1,000
Maximum: $250,000

Class D: Administrators:
$60,000

Class E: Custodians & Maintenance:
$40,000

Class G: School Committee Members:
$10,000

- ✓ Class C, D, and E: Includes a matching AD&D benefit

Why Life Insurance?

Group Life Insurance protects you and your family from the unexpected loss of life and income during working years. AD&D Insurance provides additional financial protection if the insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.

Life and AD&D Insurance benefits are disbursed to help pay for things like:

- ✓ Your mortgage or rent
- ✓ Childcare or education costs
- ✓ Medical bills or other expenses
- ✓ Funeral and burial costs

Naming a Beneficiary:

Naming a beneficiary is an important right of Life Insurance ownership; this determines who receives the death benefit. It is recommended that you review and update your beneficiaries periodically. Events such as marriage, birth/adoption of children, divorce or death may change how you want your Life Insurance benefit paid.

Continuation:

If you are no longer eligible for coverage as an active employee, you may be eligible to continue your coverage after employment. No health questions are needed and rates are generally higher than active rates. If you would like to continue your coverage, be sure to enroll within 31 days of your current coverage ending.

Questions? Contact The Trust at 401-438-6511

Insurance products are issued by Minnesota Life Insurance Company or Securian Life Insurance Company, a New York authorized insurer. Minnesota Life Insurance Company is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

Products are offered under policy form series 14-31700.

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

Ochs, Inc.

A Securian Financial Company

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