securian FINANCIAL®

Detroit Public Schools Community District
Group term life insurance

Insurance products issued by: Minnesota Life Insurance Company



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

Act now to protect your family through the unexpected.

Detroit Public Schools Community District

Evaluate your insurance needs

Visit Benefit Scout® to learn more about your insurance options, ask questions and determine your needs.

Visit **LifeBenefits.com/Scout2**

Your basic and optional coverages

Basic coverage (automatic benefit)

Basic term life	$25,000	• All full-time employees

Optional coverage (employee paid)

Employee supplemental term life	1-5x your base annual earnings	• Maximum: $750,000
Spouse supplemental term life	$10,000 increments	• Maximum: $250,000
Child supplemental term life	$5,000 increments	• Maximum: $20,000 • Children are eligible from live birth to age 26

If your spouse 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 31 days of initial eligibility

- Basic employee term life: All coverage is guaranteed; you are automatically enrolled
- Additional employee term life: Elect up to two times your base annual earnings; not to exceed $300,000
- Spouse term life: Enroll for up to $50,000

Health questions never required

- Child coverage can be elected during any enrollment period, and never requires health questions

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

Visit: **detroitk12.bswift.com**.

Questions?

For enrollment or benefit questions, contact the DPSCD Benefits Solution Center at **1-888-447-9038**.

Monthly cost of coverage

Employee additional term life

(rates/$1,000/month)

Age	Rate
Under 25	$0.050
25-29	0.051
30-34	0.051
35-39	0.065
40-44	0.086
45-49	0.129
50-54	0.200
55-59	0.323
60-64	0.423
65-69	0.810
70-74	1.310
75 and over	2.060

Spouse term life

(rates/$1,000/month)

Age	Rate
Under 25	$0.050
25-29	0.060
30-34	0.080
35-39	0.090
40-44	0.100
45-49	0.150
50-54	0.230
55-59	0.430
60-64	0.660
65-69	1.270
70-74	2.060
75 and over	2.060

Child term life

One premium provides coverage for all eligible children

$5,000	$0.50 per month
$10,000	$1.00 per month
$15,000	$1.50 per month
$20,000	$2.00 per month

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



Calculate premium:

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

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 Minnesota Life Insurance Company to Detroit Public Schools Community District. 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 Minnesota Life Insurance Company. Minnesota Life Insurance Company is not an authorized New York insurer and does not do insurance business in New York. The company is headquartered in St. Paul, MN. Minnesota Life Insurance Company is solely responsible for the financial obligations under the policies or contracts it issues.

Products are offered under policy form series MHC-50062.

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.

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