



New supplemental life insurance options available during King County's annual Open Enrollment, November 1-15, 2022

- You may now elect from one to six times your base annual salary up to \$750,000 in supplemental life coverage.
- Employees currently enrolled, can increase by one time your base annual salary (up to a max of \$400,000) without providing medical information. This is a special one-time opportunity.
- Employees not currently enrolled in coverage, may enroll in supplemental life, subject to medical questionnaire and approval.
- An employee must be insured for supplemental life insurance in order to be insured for dependent life insurance.
 - If an employee increases their existing supplemental life coverage by the one times guaranteed offer or additional multiple if evidence of insurability (EOI) is approved, the spouse life amount will automatically increase on a guaranteed issue basis up to the lesser of 50 percent of the employee's supplemental life or \$200,000.
- These changes apply only to those in the Regular and Transit ATU 587 Full-time Full Benefits employee benefit groups.

Prepared for:



King County



A full list of your coverage options is outlined on the next page. To apply for coverage other than what's outlined here, you'll answer three health questions about your health history - along with height and weight. Applicants previously declined coverage will also be required to answer the health questions.

Your basic and optional coverages

Basic coverage (automatically enrolled)

Basic term life	1x your base annual earnings	• Maximum: \$200,000
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Optional coverages

Employee supplemental term life	1-6x your base annual earnings	• Maximum: \$750,000
Spouse/domestic partner supplemental term life	Lesser 50% employee supplemental life coverage or \$200,000	• Maximum: \$200,000
Child supplemental term life	Live birth but less than 6 months: \$500 6 months but less than 26 years: \$10,000	• Children are eligible from live birth until age 26

Monthly cost of coverage

Employee/spouse/domestic partner supplemental term life insurance (rates/\$1,000/month)

Age	Employee	Spouse/Domestic partner
Under 25	\$0.034	\$0.044
25-29	0.041	0.054
30-34	0.056	0.071
35-39	0.056	0.080
40-44	0.071	0.089
45-49	0.113	0.133
50-54	0.195	0.204
55-59	0.346	0.382
60-64	0.462	0.587
65-69	0.790	1.129
70 and over	1.284	1.831

Here's how to calculate your monthly premium:

Coverage amount	\$ _____
÷ 1,000	\$ _____
× your rate (based on your age)	\$ _____
= Monthly premium	\$ _____

Enroll

To enroll go to:
[Kingcounty.gov/mybenefits](https://kingcounty.gov/mybenefits)

Optional child life One premium provides coverage for all eligible children \$0.090 per \$1,000/month

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

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to King County. 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 MHC-96-13214 and 02-30428.46.

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