

The Maryland-National Capital Park and Planning Commission

## Take advantage of your group life insurance coverage



This summary is designed to help you better understand your group life insurance benefits offered by The Maryland-National Capital Park and Planning Commission (The M-NCPPC) and underwritten by Minnesota Life Insurance Company.

### Why do I need life insurance?

*Think about it. If you died what would happen to the people who depend on you for financial support?*

Group Term Life insurance provides a base level of protection that can be enhanced by personal savings, individual life insurance and Social Security benefits.

The Group Term Life insurance program available to you through The M-NCPPC allows you the opportunity to purchase a large amount of life insurance coverage at a low premium. This coverage will help protect your family against the unexpected loss of your life and income during your working years.

### What is included in my life insurance benefit?

Beyond paying a benefit in the event of your death, your group life insurance plan has other important features.

- **Accidental Death and Dismemberment (AD&D)** – Provides your beneficiaries with financial protection if your death is due to an accident or provides you a benefit if you are dismembered as a result of an accident. AD&D provides protection for covered accidents occurring at any time, whether at work or elsewhere.
- **Accelerated Death Benefit** – If you become terminally ill with 12 months or less to live, you may request early payment of up to 100 percent of your life insurance amount.
- **Portability** – If you are no longer eligible for coverage, and are under the age of 70, you and your dependents may be eligible to continue your in-force Supplemental Term Life insurance. Premiums may be higher than those paid by active employees.
- **Conversion** – You can convert terminated term life coverage to an individual life insurance policy.
- **Waiver of premium** – If you become disabled before age 60, your life insurance premiums may be waived.

### How much life insurance do I need?

Everyone's needs are unique and it helps to evaluate your family's financial situation before choosing the exact amount. Visit our online insurance needs calculator on [LifeBenefits.com/insuranceneeds](https://www.lifebenefits.com/insuranceneeds) to estimate how much.

### Coverage opportunities

You may elect coverage within the first 45 days of initial eligibility – with no Evidence of Insurability (EOI) required. Coverages and amounts available include:

- **Basic Term Life and AD&D** – Two times base annual salary to a maximum of \$200,000
- **Supplemental Term Life** – One to three times base annual salary to a maximum of \$300,000
- **Dependent Term Life** – All coverage is guaranteed

### Questions

Contact the Health & Benefits Office at **301-454-1700** or online at [www.mncppc.org](http://www.mncppc.org).

## Coverage options at a glance

Coverage type	Coverage options	Additional information
<b>Basic Term Life and Accidental Death and Dismemberment (AD&amp;D)</b> <i>80% Commission-paid and 20% employee-paid</i>	<ul style="list-style-type: none"> <li>Two times base annual salary (rounded to next higher \$1,000)</li> <li>Maximum coverage is \$200,000</li> </ul>	<ul style="list-style-type: none"> <li>Must elect basic coverage – not automatically provided</li> <li>Includes matching AD&amp;D benefit</li> </ul>
<b>Supplemental Term Life</b> <i>100% employee-paid</i>	<ul style="list-style-type: none"> <li>One to three times base annual salary (rounded to next higher \$1,000)</li> <li>Maximum coverage is \$300,000</li> </ul>	<ul style="list-style-type: none"> <li>Must elect Basic Term Life to elect Supplemental Term Life coverage</li> <li>Coverage increases due to salary changes are guaranteed up to \$300,000</li> </ul>
<b>Dependent Term Life</b> <i>100% employee-paid</i>	<ul style="list-style-type: none"> <li>\$2,000 spouse / \$1,000 child(ren)</li> <li>From live birth to age six months the benefit is \$100</li> </ul>	<ul style="list-style-type: none"> <li>Eligible children are from live birth to 19 years, or 23 if a full-time student at an accredited post-secondary school</li> <li>A child may only be covered by one parent</li> </ul>

## What other services are available?

The M-NCPPC employees and their families may now take advantage of special services available (note, these are not a core benefit):

- **Beneficiary Financial Counseling** – Beneficiaries who receive at least \$25,000 in policy benefits may choose to use independent beneficiary counseling services from PricewaterhouseCoopers LLP (PwC). There is no additional cost for this service.
- **Travel Assistance** – Europ Assistance USA (EA) provides 24-hour emergency travel assistance to active team members and their families when they are traveling for business or pleasure 100 or more miles from home. There is no additional cost for this service. Contact EA at **1-877-708-6992** or visit **LifeBenefits.com/travelassistance**.
- **Legal Services** – Ceridian LifeWorks provides team members and their dependents telephone access to a national network of 22,000+ accredited attorneys for consultation on simple wills, estate planning documents and other legal issues. Discounts are available for participating attorneys. Contact Ceridian LifeWorks at **1-877-849-6034** or visit **LifeWorks.com** (user name: *will* password: *preparation*).

Services provided by Ceridian LifeWorks, PricewaterhouseCoopers LLP and Europ Assistance USA are their sole responsibility. The services are not affiliated with Minnesota Life, Securian Life or their group contracts and may be discontinued at any time.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life to The Maryland-National Capital Park and Planning Commission. 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.

Products offered under policy form series MHC-96-13180.19.

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### Minnesota Life Insurance Company

A Securian Company

#### Group Insurance

[www.LifeBenefits.com](http://www.LifeBenefits.com)

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