



Life insurance coverage available with no health questions

Upon initial eligibility for life insurance coverage, you will be automatically enrolled in basic life and accidental death and dismemberment insurance, with an option to opt out. Within 45 days of eligibility, you may enroll for additional coverage without answering health questions. Below is a summary of those options.

A full list of your life insurance coverage options is outlined on the next page. To apply for coverage other than what's outlined here, you'll answer a few questions about your health history – along with height and weight.

Within 45 days of initial eligibility

- Employee basic and accidental death & dismemberment: You will be automatically enrolled with no health questions asked unless you opt out of coverage and later enroll for the coverage
- Employee supplemental: One to three times your base annual salary; not to exceed \$300,000
- Spouse: Up to \$20,000
- Children: Health questions never required

Once your coverage is effective, you never have to re-enroll to continue your coverage.

You may opt out at any time. If you opt out, subsequent requests for enrollment will require that you answer three questions about your health history - along with height and weight.

Prepared for:

**The Maryland-
National Capital
Park and Planning
Commission**



Initial eligibility refers to the first time a person is eligible for coverage. For you, the employee, this is when you're hired and become eligible for benefits.

For your spouse, it's when you become eligible for benefits or within 45 days of a new marriage.



Your basic and optional coverages

Basic coverage (automatically enrolled)

Basic term life and AD&D	2x base annual salary (rounded to next higher \$1,000)	<ul style="list-style-type: none"> • Maximum: \$200,000 • Includes matching AD&D benefit • 80% Commission-paid • 20% Employer-paid
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Optional coverages

Supplemental term life	1-8x base annual salary (rounded to next higher \$1,000)	<ul style="list-style-type: none"> • Maximum: \$750,000 • You must be enrolled in basic coverage to elect supplemental coverage • 100% Employee-paid
Dependent term life	Option 1 \$5,000 child(ren)/\$10,000 spouse Option 2 \$10,000 child(ren)/\$20,000 spouse Option 3 \$15,000 child(ren)/\$30,000 spouse	<ul style="list-style-type: none"> • Children are eligible from live birth until age 26 • 100% Employee-paid
Supplemental AD&D for Park Police	\$50,000	<ul style="list-style-type: none"> • 100% Commission-paid

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.

Monthly cost of coverage

Basic term life and basic AD&D (monthly rate per \$1,000)

Employee basic term life	\$0.026*
Employee basic AD&D	\$0.005*

*Rates represent the employee-paid portion

Employee supplemental term life (monthly rate per \$1,000)

Age	Rate
Under 25	\$0.038
25-29	0.045
30-34	0.060
35-39	0.068
40-44	0.079
45-49	0.130
50-54	0.214
55-59	0.338
60-64	0.529
65-69	0.953
70 and over	1.694

Dependent life (monthly cost)

\$10,000 spouse/\$5,000 child	\$2.450
\$20,000 spouse/\$10,000 child	\$4.900
\$30,000 spouse/\$15,000 child	\$7.350

Please note, employee supplemental term life rates increase with age. All rates are subject to change.

Here's how to calculate your premium:

Coverage amount	\$
divided by 1,000	\$
times your rate (based on your age)	\$
Monthly premium	\$

Enroll

Download the enrollment form
mncppc.org/275

Questions?

Contact the health & benefits office at
301-454-1694 or visit mncppc.org/275.

Frequently asked questions

What is term life and AD&D insurance?

Group term life insurance provides a cost-effective way to prepare for the unexpected by adding an extra level of protection during your working years. Your loved ones may benefit from life insurance to cover medical bills, funeral costs and estate management expenses. It can also be a critical resource in helping with your family's ongoing expenses.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection in the event that a covered accident results in an insured person's loss of life, hearing, sight, paralysis and more.

Do I have to answer health questions?

Enrolling for coverage other than what is outlined on page one will require that you answer a few questions about your health history, along with height and weight. Based on your answers, it will be determined whether anything further is needed to make a decision to approve or decline the application. If by any chance your application is not approved, you will still get any coverage that didn't require the health question and it will not affect any coverage you already have.

What should I know about naming a beneficiary?

Naming a beneficiary, and keeping it up to date with life's changes, can help ensure any proceeds are paid according to your wishes and without delay. You can name a person, charity, trust or your estate. You can also break up the payout by percentage. Beneficiary changes can be made anytime throughout the year.

Can I take my coverage with me if I leave The Maryland-National Capital Park and Planning Commission?

You can continue to be insured with Securian beyond active employment without answering health questions. Premiums are generally higher than those paid by active employees.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company 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. All elections or increases are subject to the actively-at-work requirement of the policy.

Insurance products are issued by Minnesota Life Insurance Company. Minnesota Life 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 is solely responsible for the financial obligations under the policies or contracts it issues.

Products are offered under policy form series 10-31222.

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

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