



Buy affordable

Life
INSURANCE

at Work

Take advantage of guaranteed coverage opportunities:



The following coverage options are available to elect without evidence of insurability (EOI).

Within 31 days of initial eligibility:

- **Employee:** Up to \$250,000
- **Spouse:** Up to \$50,000
- **Dependent:** \$10,000 Spouse and \$5,000 Child

During Annual Open Enrollment:

- **Employee:** Increase existing coverage an additional \$50,000, not to exceed \$250,000

Within 31 days of a qualified family status change:

- **Employee:** Increase existing coverage an additional \$50,000, not to exceed \$250,000
- **Spouse:** Elect for the first time or increase existing coverage up to \$50,000
- **Dependent:** \$10,000 Spouse and \$5,000 Child

Always guaranteed:

- **Child:** \$20,000 – Elections never require EOI when elected during any of these periods

Elections made outside of these periods and elections exceeding these amounts require EOI. Applicants previously declined coverage must also provide EOI.

ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

Monthly cost of coverage

All rates include cost of insurance charges payable to Securian and administrative charges assessed by Tulsa FOP 93 Health and Welfare Trust.

Supplemental Employee and Spouse Term Life

| Age | Rate per \$10,000 |
|-------------|-------------------|
| Under 25 | \$0.50 |
| 25-29 | 0.60 |
| 30-34 | 0.80 |
| 35-39 | 0.90 |
| 40-44 | 1.20 |
| 45-49 | 1.80 |
| 50-54 | 2.90 |
| 55-59 | 5.70 |
| 60-64 | 8.00 |
| 65-69 | 13.40 |
| 70-74 | 24.20 |
| 75 and over | 39.50 |

Rates increase with age.

Child Term Life

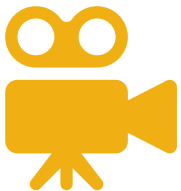
One premium provides coverage for all eligible children.

\$20,000 \$2.40 per month

Dependent Term Life

\$10,000 Spouse/\$5,000 Child \$2.70 per month

All rates are subject to change.



Why Life Insurance?

Learn how life insurance can protect your financial future by watching a brief video at LifeBenefits.com/videos/term

Additional features

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

- **Accidental Death and Dismemberment (AD&D)** – Provides beneficiaries with additional financial protection if an insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.
- **Take your coverage with you** – If you are no longer eligible for coverage as an active employee, you may port your group life insurance coverage (ported coverage ends at age 85) or you may convert your life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.
- **Early benefit payments if diagnosed as terminally ill** – If an insured person becomes terminally ill with a life expectancy of 12 months or less, he/she may request early payment of up to 100 percent of the life insurance amount, up to a maximum of \$1,000,000 (Basic and Supplemental combined).
- **Line of Duty Benefit** – If you die while in the line of duty, your Basic AD&D insurance includes an additional Line of Duty benefit of 2x basic annual earnings, to a maximum of \$50,000.


HOW MUCH LIFE INSURANCE DO I NEED?

Check out our life insurance calculator at LifeBenefits.com/insuranceneeds.







Protect your family from the unexpected loss of your life and income during your working years.

Automatically enrolled coverage

| | | | |
|---|--|--|--|
|  | Employee Basic Term Life and AD&D | 2x basic annual earnings (rounded to the next higher \$1,000) | <ul style="list-style-type: none"> • Minimum coverage: \$5,000 • Maximum coverage: \$300,000 • Includes matching AD&D benefit (AD&D coverage terminates at age 70) • Includes Line of Duty benefit • Age reductions apply¹ |
|---|--|--|--|

Elect the following

| | | | |
|---|--|--|--|
|  | Employee Supplemental Term Life | \$10,000 increments | <ul style="list-style-type: none"> • Maximum coverage: \$700,000 • Age reductions apply¹ |
|  | Spouse Term Life | \$10,000 increments | <ul style="list-style-type: none"> • Maximum coverage: \$250,000 |
|  | Child Term Life² | \$20,000 | |
|  | Dependent Term Life² | Spouse: \$10,000 Child ² : \$5,000 | |

If your spouse or child is eligible for employee coverage, they cannot be covered as a dependent. Only one employee may cover a dependent child.

¹ Beginning at age 65, coverage reduces to a percentage of the amount in effect prior to age 65: to 92% at age 65, to 84% at age 66, to 76% at age 67, to 68% at age 68, to 60% at age 69 and to 52% at age 70. Age reductions will apply on the policy anniversary date which occurs or next follows an insured employee's 65th, 66th, 67th, 68th, 69th and 70th birthdays.

² Children are eligible if less than age 26. Eligibility begins at live birth (stillborn or unborn children are not eligible). Children age 26 or older may continue their coverage if they are physically or mentally incapable of self-support or were incapable of self-support prior to age 26 and are financially dependent on the certificate holder for more than one-half of their support and maintenance.

TO ENROLL:

Enroll and designate your beneficiaries at tulsafoptrust.com. If EOI is needed, Rooney Insurance will email you an EOI form for your completion. Once complete, you will send it directly to Securian at the address provided on the form.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to Tulsa FOP 93 Health and Welfare Trust. 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 offered under policy form series MHC-96-13180.35.

Securian Financial Group, Inc.

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Group Insurance
www.LifeBenefits.com