

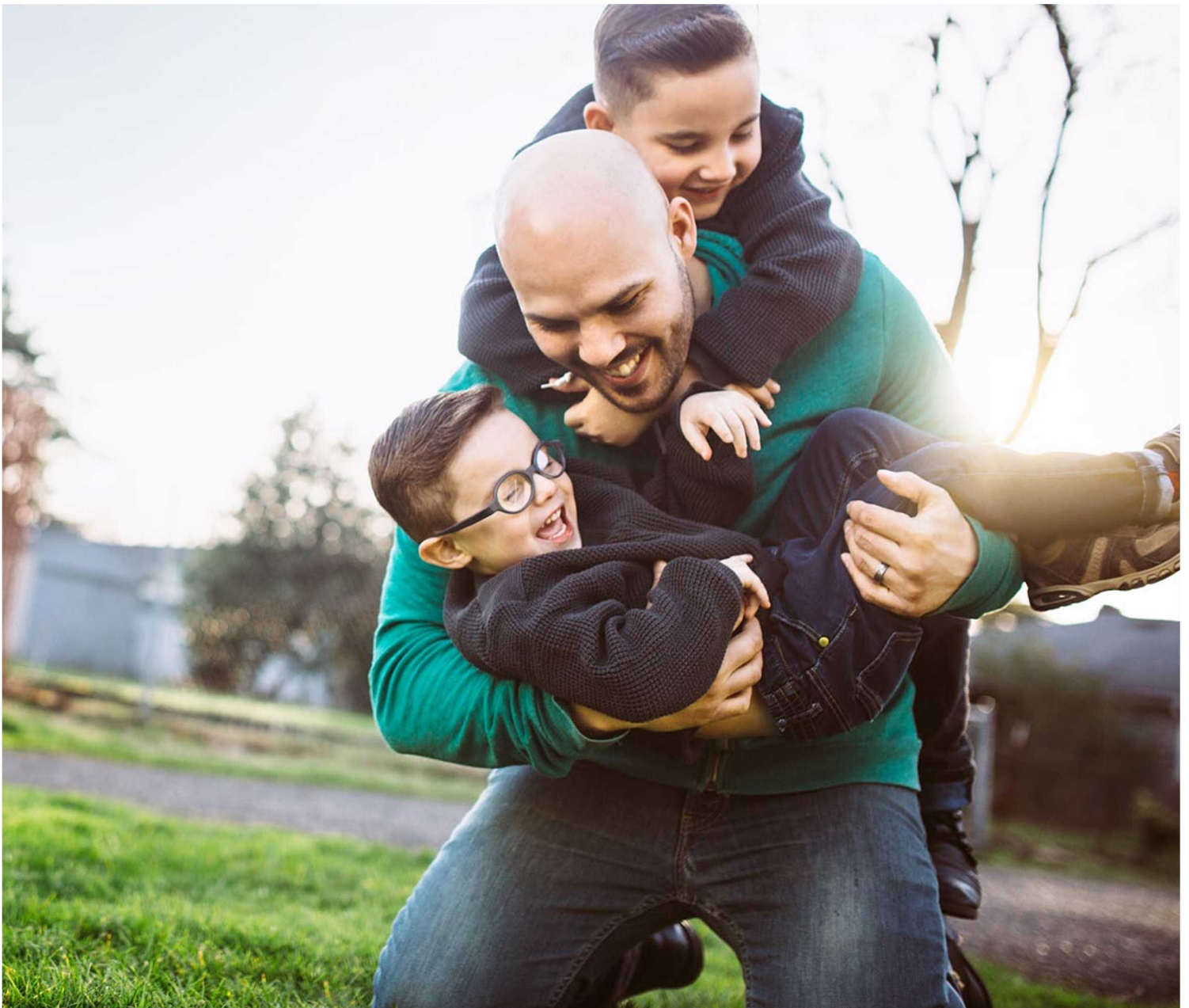


Tulsa FOP 93 Health and Welfare Trust
Group term life and AD&D insurance

Insurance products issued by:
Minnesota Life Insurance Company

Protect your family's financial future

Enroll in your group life insurance plan





Take advantage of guaranteed coverage opportunities

The following coverage options are available to elect without answering health questions also known as evidence of insurability (EOI).

Within 31 days of initial eligibility:

- **Employee:** Elect up to \$250,000
- **Spouse:** Elect up to \$50,000
- **Dependent:** \$10,000 spouse and \$5,000 child

During Annual Open Enrollment:

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

Within 31 days of a qualified family status change:

- **Employee:** Increase your existing coverage an additional \$50,000, not to exceed \$250,000
- **Spouse:** Elect for the first time or increase your 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.

Why do I need life insurance?

Group term life insurance

provides cost-effective insurance protection during your working years. It provides an additional level of financial protection alongside your personal savings, individual life insurance and Social Security benefits. Group term life insurance allows you the flexibility to increase your coverage when your family's need for financial protection is the greatest and to lower your coverage when your financial commitments decrease.


Beneficiaries receive funds to help with their everyday living expenses – such as mortgage payments or medical bills – education expenses, your funeral costs and more. Your family is everything – and group term life insurance can help protect their financial future so you can enjoy everyday moments in the here and now.

Accidental death and dismemberment (AD&D) insurance





provides additional financial protection should you die or become dismembered due to a covered accident – whether it occurs at work or elsewhere.

Your basic and optional coverages

Basic coverage (automatically enrolled)

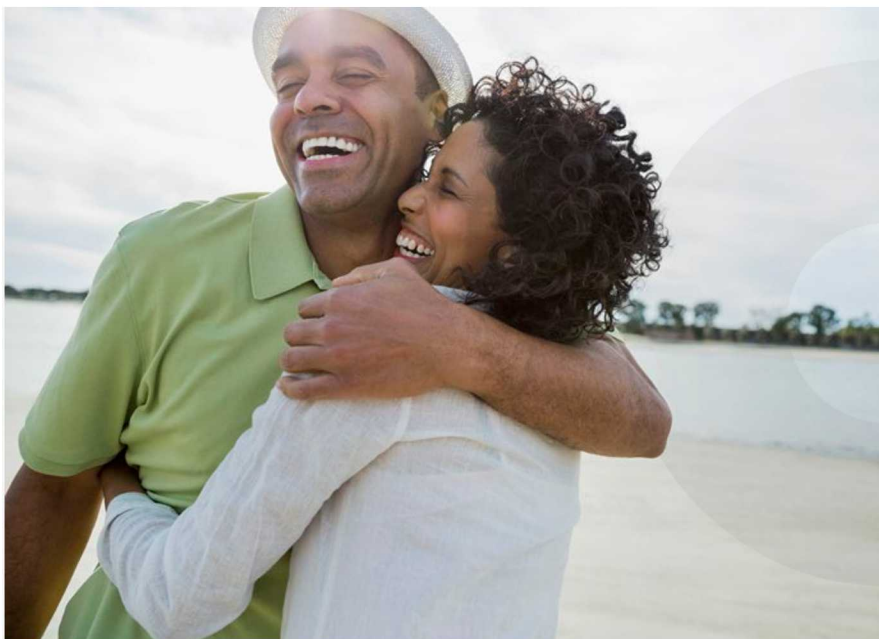
 Employee basic term life and AD&D	2x basic annual earnings (rounded to the next higher \$1,000)	<ul style="list-style-type: none"> • Minimum coverage: \$5,000 • Maximum coverage: \$300,000 • Includes matching AD&D benefit (AD&D coverage terminates at age 70) • Includes Line of Duty benefit • Age reductions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

 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	<ul style="list-style-type: none"> • Children eligible from live birth to age 26
 Dependent term life²	Spouse: \$10,000 Child ² : \$5,000	<ul style="list-style-type: none"> • Children eligible from live birth to age 26

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.



Why life insurance?

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

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
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Dependent term life

\$10,000 spouse/\$5,000 child	\$2.70 per month
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All rates are subject to change.



Here's the easy math to your monthly premium:

$$\begin{aligned}
 &\text{Total coverage you need \$} \underline{\hspace{2cm}} \\
 &\quad + 1,000 \$ \underline{\hspace{2cm}} \\
 &\quad \times \text{your rate \$} \underline{\hspace{2cm}} \\
 &\quad = \\
 &\text{Monthly premium \$} \underline{\hspace{2cm}}
 \end{aligned}$$

How much life insurance do I need?

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

Take your coverage with you

If you are no longer eligible for coverage as an active employee, you may be eligible to port your group life insurance coverage or you may convert your life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.

Enroll

Enroll and designate your beneficiaries at tulsafoptrust.com.

If evidence of insurability (EOI) is needed, follow the link to the instructions at tulsafoptrust.com. If you have questions, please contact Rooney Insurance.

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 are offered under policy form series MHC-96-13180.35.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates. Minnesota Life Insurance Company is an affiliate of Securian Financial Group, Inc.



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