

Group Life Insurance Program

Your employer provides benefit eligible employees Term Life and Accidental Death & Dismemberment (AD&D) Insurance through Securian Financial - administered by Ochs.

LIFE and AD&D INSURANCE

Protect yourself and your family from the unexpected loss of life and income during working years. Life Insurance provides a financial benefit to beneficiaries upon death; AD&D Insurance provides additional financial protection if the insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.

HOW MUCH LIFE INSURANCE DO YOU NEED?

Check out the life insurance calculator at LifeBenefits.com/Insuranceneeds.



Insurance helps cover

- Funeral/burial costs
- Medical bills
- Taxes & living expenses (i.e. mortgage, childcare)

Basic Life Insurance - employer paid

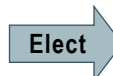
Employee
Basic Term Life and AD&D



\$50,000*

- Includes a matching AD&D benefit
- Includes a line of duty benefit

Dependent Life
Package

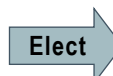


\$1,000 spouse **and**
\$1,000 children
(coverage paid for by the City
beginning 1/1/2019)

- You must elect this coverage on Peoplesoft
- Insures your spouse and all dependent children - live birth to age 26
- Children may be covered by both benefit eligible parents

Elect Supplemental Coverage - employee paid

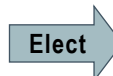
Employee
Term Life



up to **\$750,000** maximum

- Elect in **\$10,000 increments**

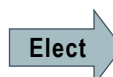
Spouse**
Term Life



up to **\$250,000** maximum
(not to exceed 100% of employee's
supplemental coverage amount)

- Elect in **\$5,000 increments**

Child
Term Life



\$10,000, \$15,000 or
\$20,000 each child
(not to exceed 100% of employee's
supplemental coverage amount)

- One premium insures all eligible children from live birth to age 26
- Only one eligible parent may cover dependent children
- Includes first newborn child benefit

If your spouse or child is eligible for employee coverage, they cannot be covered as a dependent under the supplemental coverage. It is the employee's responsibility to notify their employer when dependents are no longer eligible for coverage.

*Coverage reduces beginning at age 70 (see certificate for details).

**Any reference to spouse includes domestic partner; see your certificate for details.

MONTHLY COST
Rate per \$1,000
Employee or Spouse
Supplemental Term Life

See rate grid for easy cost calculation.

Age	Non-Tobacco	Tobacco
<25	\$0.044	\$0.114
25-29	\$0.044	\$0.114
30-34	\$0.044	\$0.114
35-39	\$0.071	\$0.203
40-44	\$0.122	\$0.286
45-49	\$0.176	\$0.360
50-54	\$0.294	\$0.589
55-59	\$0.507	\$0.933
60-64	\$0.810	\$1.343
65-69	\$1.351	\$1.949
70-74	\$2.129	\$3.013
75+	\$3.234	\$4.544

Rates increase with age and all rates are subject to change.

MONTHLY COST
Child Life

\$10,000	\$15,000	\$20,000
\$2.00	\$3.00	\$4.00

One premium insures all eligible children.

ENROLL NOW

Enroll for coverage by the enrollment deadline. Premiums will be automatically deducted from your paycheck.

BENEFICIARY DESIGNATIONS

Naming a beneficiary is an important right of life insurance ownership; this determines who receives the death benefit. It is recommended that you review and update your elections periodically.

ADDITIONAL FEATURES

- **Waiver of Premium** - If you become totally and permanently disabled, according to the terms of your certificate, life insurance premiums may be waived.
- **Accelerated Benefit** - If an insured person is diagnosed with a terminal illness, as defined in your certificate, he/she may be eligible to request early payment of the life insurance in force.
- **Continuation** - If you are no longer eligible for coverage as an active employee, you may be eligible to continue your coverage, if elected during the limited enrollment period. Premiums may be higher than those paid by active employees. Contact your employer or Ochs for information.

NEWLY HIRED EMPLOYEES

A special guaranteed issue opportunity is available for newly hired employees during their initial 31 day enrollment period. No evidence of insurability is required for the following **guaranteed amounts**:

- **Employee** - up to **\$250,000**
- **Spouse** - up to **\$50,000** (cannot exceed 100% of employee's supplemental coverage)
- **Child** - **all coverage** (cannot exceed 100% of employee's supplemental coverage)
- **Dependent Package** - **all coverage**

Evidence of insurability is required for elections above the guaranteed amounts.

ANNUAL ENROLLMENT

During your employer's designated annual enrollment period, no evidence of insurability is required for the following **guaranteed amounts**:

- **Employee** - **\$10,000** (cannot exceed \$250,000 when combined with current coverage)
- **Child** - **all coverage** (cannot exceed 100% of employee's supplemental coverage amount)

Evidence of insurability is required for elections above the guaranteed amounts and all other elections.

OTHER ENROLLMENT

Your employer allows enrollment outside of the designated enrollment periods for qualified life events. *If you experience a family status change, check with your employer within 31 days to confirm guaranteed issue eligibility.*



Contact Ochs

ochs@ochsinc.com
651-665-3789 or 1-800-392-7295

This is a summary of plan provisions related to the insurance policy underwritten by Minnesota Life Insurance Company. 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.

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

Products are offered under policy form series MHC-96-13180.41.

Ochs, Inc.
A Securian Financial Company
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Phone: 651-665-3789 • 1-800-392-7295
Web: ochsinc.com

EMPLOYEE and SPOUSE Supplemental Term Life (Non-Tobacco) Monthly Rates (based on age)

Age	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Rate per \$1,000	\$0.044	\$0.044	\$0.044	\$0.071	\$0.122	\$0.176	\$0.294	\$0.507	\$0.810	\$1.351	\$2.129	\$3.234
Coverage												
\$5,000	0.22	0.22	0.22	0.36	0.61	0.88	1.47	2.54	4.05	6.76	10.65	16.17
\$10,000	0.44	0.44	0.44	0.71	1.22	1.76	2.94	5.07	8.10	13.51	21.29	32.34
\$20,000	0.88	0.88	0.88	1.42	2.44	3.52	5.88	10.14	16.20	27.02	42.58	64.68
\$30,000	1.32	1.32	1.32	2.13	3.66	5.28	8.82	15.21	24.30	40.53	63.87	97.02
\$40,000	1.76	1.76	1.76	2.84	4.88	7.04	11.76	20.28	32.40	54.04	85.16	129.36
\$50,000	2.20	2.20	2.20	3.55	6.10	8.80	14.70	25.35	40.50	67.55	106.45	161.70
\$60,000	2.64	2.64	2.64	4.26	7.32	10.56	17.64	30.42	48.60	81.06	127.74	194.04
\$70,000	3.08	3.08	3.08	4.97	8.54	12.32	20.58	35.49	56.70	94.57	149.03	226.38
\$80,000	3.52	3.52	3.52	5.68	9.76	14.08	23.52	40.56	64.80	108.08	170.32	258.72
\$90,000	3.96	3.96	3.96	6.39	10.98	15.84	26.46	45.63	72.90	121.59	191.61	291.06
\$100,000	4.40	4.40	4.40	7.10	12.20	17.60	29.40	50.70	81.00	135.10	212.90	323.40
\$110,000	4.84	4.84	4.84	7.81	13.42	19.36	32.34	55.77	89.10	148.61	234.19	355.74
\$120,000	5.28	5.28	5.28	8.52	14.64	21.12	35.28	60.84	97.20	162.12	255.48	388.08
\$130,000	5.72	5.72	5.72	9.23	15.86	22.88	38.22	65.91	105.30	175.63	276.77	420.42
\$140,000	6.16	6.16	6.16	9.94	17.08	24.64	41.16	70.98	113.40	189.14	298.06	452.76
\$150,000	6.60	6.60	6.60	10.65	18.30	26.40	44.10	76.05	121.50	202.65	319.35	485.10
\$160,000	7.04	7.04	7.04	11.36	19.52	28.16	47.04	81.12	129.60	216.16	340.64	517.44
\$170,000	7.48	7.48	7.48	12.07	20.74	29.92	49.98	86.19	137.70	229.67	361.93	549.78
\$180,000	7.92	7.92	7.92	12.78	21.96	31.68	52.92	91.26	145.80	243.18	383.22	582.12
\$190,000	8.36	8.36	8.36	13.49	23.18	33.44	55.86	96.33	153.90	256.69	404.51	614.46
\$200,000	8.80	8.80	8.80	14.20	24.40	35.20	58.80	101.40	162.00	270.20	425.80	646.80
\$210,000	9.24	9.24	9.24	14.91	25.62	36.96	61.74	106.47	170.10	283.71	447.09	679.14
\$220,000	9.68	9.68	9.68	15.62	26.84	38.72	64.68	111.54	178.20	297.22	468.38	711.48
\$230,000	10.12	10.12	10.12	16.33	28.06	40.48	67.62	116.61	186.30	310.73	489.67	743.82
\$240,000	10.56	10.56	10.56	17.04	29.28	42.24	70.56	121.68	194.40	324.24	510.96	776.16
\$250,000	11.00	11.00	11.00	17.75	30.50	44.00	73.50	126.75	202.50	337.75	532.25	808.50
\$300,000	13.20	13.20	13.20	21.30	36.60	52.80	88.20	152.10	243.00	405.30	638.70	970.20
\$350,000	15.40	15.40	15.40	24.85	42.70	61.60	102.90	177.45	283.50	472.85	745.15	1,131.90
\$400,000	17.60	17.60	17.60	28.40	48.80	70.40	117.60	202.80	324.00	540.40	851.60	1,293.60
\$450,000	19.80	19.80	19.80	31.95	54.90	79.20	132.30	228.15	364.50	607.95	958.05	1,455.30
\$500,000	22.00	22.00	22.00	35.50	61.00	88.00	147.00	253.50	405.00	675.50	1,064.50	1,617.00
\$550,000	24.20	24.20	24.20	39.05	67.10	96.80	161.70	278.85	445.50	743.05	1,170.95	1,778.70
\$600,000	26.40	26.40	26.40	42.60	73.20	105.60	176.40	304.20	486.00	810.60	1,277.40	1,940.40
\$650,000	28.60	28.60	28.60	46.15	79.30	114.40	191.10	329.55	526.50	878.15	1,383.85	2,102.10
\$700,000	30.80	30.80	30.80	49.70	85.40	123.20	205.80	354.90	567.00	945.70	1,490.30	2,263.80
\$750,000	33.00	33.00	33.00	53.25	91.50	132.00	220.50	380.25	607.50	1,013.25	1,596.75	2,425.50

Rates change according to age brackets.

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Rev 7-2021

EMPLOYEE and SPOUSE Supplemental Term Life (Tobacco) Monthly Rates (based on age)

Age	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Rate per \$1,000	\$0.114	\$0.114	\$0.114	\$0.203	\$0.286	\$0.360	\$0.589	\$0.933	\$1.343	\$1.949	\$3.013	\$4.544
Coverage												
\$5,000	0.57	0.57	0.57	1.02	1.43	1.80	2.95	4.67	6.72	9.75	15.07	22.72
\$10,000	1.14	1.14	1.14	2.03	2.86	3.60	5.89	9.33	13.43	19.49	30.13	45.44
\$20,000	2.28	2.28	2.28	4.06	5.72	7.20	11.78	18.66	26.86	38.98	60.26	90.88
\$30,000	3.42	3.42	3.42	6.09	8.58	10.80	17.67	27.99	40.29	58.47	90.39	136.32
\$40,000	4.56	4.56	4.56	8.12	11.44	14.40	23.56	37.32	53.72	77.96	120.52	181.76
\$50,000	5.70	5.70	5.70	10.15	14.30	18.00	29.45	46.65	67.15	97.45	150.65	227.20
\$60,000	6.84	6.84	6.84	12.18	17.16	21.60	35.34	55.98	80.58	116.94	180.78	272.64
\$70,000	7.98	7.98	7.98	14.21	20.02	25.20	41.23	65.31	94.01	136.43	210.91	318.08
\$80,000	9.12	9.12	9.12	16.24	22.88	28.80	47.12	74.64	107.44	155.92	241.04	363.52
\$90,000	10.26	10.26	10.26	18.27	25.74	32.40	53.01	83.97	120.87	175.41	271.17	408.96
\$100,000	11.40	11.40	11.40	20.30	28.60	36.00	58.90	93.30	134.30	194.90	301.30	454.40
\$110,000	12.54	12.54	12.54	22.33	31.46	39.60	64.79	102.63	147.73	214.39	331.43	499.84
\$120,000	13.68	13.68	13.68	24.36	34.32	43.20	70.68	111.96	161.16	233.88	361.56	545.28
\$130,000	14.82	14.82	14.82	26.39	37.18	46.80	76.57	121.29	174.59	253.37	391.69	590.72
\$140,000	15.96	15.96	15.96	28.42	40.04	50.40	82.46	130.62	188.02	272.86	421.82	636.16
\$150,000	17.10	17.10	17.10	30.45	42.90	54.00	88.35	139.95	201.45	292.35	451.95	681.60
\$160,000	18.24	18.24	18.24	32.48	45.76	57.60	94.24	149.28	214.88	311.84	482.08	727.04
\$170,000	19.38	19.38	19.38	34.51	48.62	61.20	100.13	158.61	228.31	331.33	512.21	772.48
\$180,000	20.52	20.52	20.52	36.54	51.48	64.80	106.02	167.94	241.74	350.82	542.34	817.92
\$190,000	21.66	21.66	21.66	38.57	54.34	68.40	111.91	177.27	255.17	370.31	572.47	863.36
\$200,000	22.80	22.80	22.80	40.60	57.20	72.00	117.80	186.60	268.60	389.80	602.60	908.80
\$210,000	23.94	23.94	23.94	42.63	60.06	75.60	123.69	195.93	282.03	409.29	632.73	954.24
\$220,000	25.08	25.08	25.08	44.66	62.92	79.20	129.58	205.26	295.46	428.78	662.86	999.68
\$230,000	26.22	26.22	26.22	46.69	65.78	82.80	135.47	214.59	308.89	448.27	692.99	1,045.12
\$240,000	27.36	27.36	27.36	48.72	68.64	86.40	141.36	223.92	322.32	467.76	723.12	1,090.56
\$250,000	28.50	28.50	28.50	50.75	71.50	90.00	147.25	233.25	335.75	487.25	753.25	1,136.00
\$300,000	34.20	34.20	34.20	60.90	85.80	108.00	176.70	279.90	402.90	584.70	903.90	1,363.20
\$350,000	39.90	39.90	39.90	71.05	100.10	126.00	206.15	326.55	470.05	682.15	1,054.55	1,590.40
\$400,000	45.60	45.60	45.60	81.20	114.40	144.00	235.60	373.20	537.20	779.60	1,205.20	1,817.60
\$450,000	51.30	51.30	51.30	91.35	128.70	162.00	265.05	419.85	604.35	877.05	1,355.85	2,044.80
\$500,000	57.00	57.00	57.00	101.50	143.00	180.00	294.50	466.50	671.50	974.50	1,506.50	2,272.00
\$550,000	62.70	62.70	62.70	111.65	157.30	198.00	323.95	513.15	738.65	1,071.95	1,657.15	2,499.20
\$600,000	68.40	68.40	68.40	121.80	171.60	216.00	353.40	559.80	805.80	1,169.40	1,807.80	2,726.40
\$650,000	74.10	74.10	74.10	131.95	185.90	234.00	382.85	606.45	872.95	1,266.85	1,958.45	2,953.60
\$700,000	79.80	79.80	79.80	142.10	200.20	252.00	412.30	653.10	940.10	1,364.30	2,109.10	3,180.80
\$750,000	85.50	85.50	85.50	152.25	214.50	270.00	441.75	699.75	1,007.25	1,461.75	2,259.75	3,408.00

Rates change according to age brackets.
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