



Life insurance coverage available with no health questions

There are certain times in which you can enroll for 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 31 days of initial eligibility

- Employee: Elect up to five times your base annual earnings (BAE) or \$350,000, whichever is less
- Spouse: Elect in increments of \$10,000; not to exceed \$50,000

During each open enrollment and within 31 days of a family status change

- Employee: Elect up to five times your BAE or \$350,000, whichever is less
- Spouse: Elect in increments of \$10,000; not to exceed \$50,000

Health questions never required

- Enrolling for child coverage never requires health questions.

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

Prepared for:



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 31 days of a new marriage.



Your basic and optional coverages

Basic coverage (automatically enrolled)

Basic life and AD&D	\$10,000	
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Optional coverages

Employee supplemental life	1-7x your BAE	• Maximum: \$700,000
Spouse supplemental life	\$10,000 increments	• Maximum: \$300,000
Child supplemental life	\$5,000, \$10,000, \$15,000 or \$20,000	• Children are eligible from live birth until age 26

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

Supplemental employee life and AD&D (rates/\$1,000/month)

Age	Rates
Under 25	\$0.049
25-29	0.049
30-34	0.066
35-39	0.074
40-44	0.100
45-49	0.143
50-54	0.211
55-59	0.381
60-64	0.482
65-69	0.856
70 and over	1.205

Spouse life and AD&D (rates/\$1,000/month)

Age	Rates
Under 25	\$0.049
25-29	0.049
30-34	0.066
35-39	0.074
40-44	0.100
45-49	0.143
50-54	0.211
55-59	0.381
60-64	0.482
65-69	0.856
70 and over	1.205

Child life and AD&D (rates/\$1,000/month)

One premium provides coverage for all eligible children

\$1,000	\$0.065 per month
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Please note, employee and spouse rates increase with age and 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

Enroll online at myaldinebenefits.com

Name/update beneficiary

Designate your beneficiary at myaldinebenefits.com

Questions?

Benefits Service Center: **1-866-284-2473**
Monday - Friday, 8 a.m. - 5 p.m. CST

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 Aldine ISD?

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.



Learn more

Visit Securian's educational microsite to learn more about naming beneficiaries, the experience of applying for coverage that requires health questions and much more.

Visit securian.com/aldine-insurance

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to Aldine Independent School District. 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 MHC-96-13180.42.

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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