



Life insurance coverage available with no health questions

When you are hired/become eligible for benefits, 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 30 days of initial eligibility

- Colleague: Enroll for up to \$300,000
- Spouse/domestic partner: Enroll for up to \$150,000

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:

Rentokil

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

For your spouse/domestic partner, it's when you become eligible for benefits or within 30 days of a new marriage.



Your basic and optional coverages

Basic coverage (automatically enrolled)

Basic term life	1x your annual earnings	• Maximum: \$1,000,000 • Includes matching AD&D benefit
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Optional coverages

Voluntary life	Elect \$25,000 or Elect coverage in \$50,000 increments	• Maximum: \$1,000,000; not to exceed 5x your annual earnings • Includes matching AD&D benefit
Spouse/domestic partner life	\$10,000, \$25,000, \$50,000, \$75,000, \$100,000, \$125,000, \$150,000, \$200,000 or \$250,000	• Coverage may not exceed 50% of the amount of the colleague's voluntary life coverage • Includes matching AD&D benefit
Child life	\$2,000, \$5,000, \$10,000, \$15,000 or \$25,000	• Coverage may not exceed 50% of the amount of the colleague's voluntary life coverage • Children are eligible from live birth until age 26 • Includes matching AD&D benefit

A child may be covered by only one parent, if both parents are colleagues.

Beginning at age 70, colleague coverage reduces to a percentage of the amount in effect prior to age 70: to 50 percent at age 70, to 35 percent at age 75 and to 25 percent at age 80.

Spouse/domestic partner coverage terminates at age 70.

Monthly cost of coverage

Colleague/spouse/domestic partner term life and AD&D (rates/\$1,000/month)

Age	Rate
Under 25	\$0.076
25-29	0.088
30-34	0.112
35-39	0.124
40-44	0.136
45-49	0.195
50-54	0.291
55-59	0.528
60-64	0.802
65-69	1.527
70 and over	2.467

Child life and AD&D

One premium provides coverage for all eligible children

\$1,000	\$0.205 per month
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Please note, colleague and spouse/domestic partner 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	\$

Name/update beneficiary

On [Workday](#)

Questions?

Contact RTX Benefits by emailing MyHR@Rentokil-Terminix.com or by calling **1-800-901-9025** (follow the prompts for Benefits and Health & Welfare).

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 Rentokil?

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



Evaluate your insurance needs

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

Visit LifeBenefits.com/Rentokil

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Rentokil North America, Inc. 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 Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for the financial obligations under the policies or contracts it issues.

Products are offered under policy form series 14-31700.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



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