

Protect your family's financial future



Sign up for guaranteed life insurance

As your life, career and/or family changes, you have an opportunity to elect or increase your group life insurance without answering health questions. Elections above the amounts listed below or outside of your enrollment event will require you to demonstrate your good health, also known as evidence of insurability (EOI).



Within 30 days of initial eligibility (new hire or new spouse and/or child (60 days))

- Employee: Elect up to the lesser of two times your annual salary or \$500,000
- Spouse: Elect \$15,000, \$30,000 or \$60,000
- Child(ren): Elect \$15,000

During each annual enrollment

- Employee: Increase your existing employee supplemental life coverage one times your annual salary not to exceed the lesser of two times your annual salary or \$500,000
- Spouse: Increase your current spouse coverage one increment not to exceed \$60,000
- Child(ren): Elect \$15,000

Within the 30 days following a qualified family status change*

*Except for a change in Medicare/Medicaid or SCHIP eligibility or birth/adoption which allows 60 days

- Employee: Elect coverage for the first time or increase your existing coverage up to the lesser of two times your annual salary or \$500,000
- Spouse: Elect coverage for the first time or increase your existing spouse coverage one level not to exceed \$60,000
- Child(ren): Elect \$15,000

Once your coverage is effective, you never have to re-enroll to continue your coverage(s). Applicants previously declined coverage must also provide EOI.



Your basic and optional coverages

Basic coverage (automatically enrolled)

Basic life	1x your annual salary, rounded to the next higher \$1,000	• Maximum: \$500,000
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Optional coverages

Employee supplemental term life	1x - 4x your annual salary, rounded to the next higher \$1,000	• Maximum coverage: \$500,000
Spouse/Domestic partner (DP) term life	\$15,000, \$30,000, \$60,000 or \$120,000	• Maximum: \$120,000
Child term life	\$15,000	• 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

Please note, rates increase with age.

Employee supplemental term life (rates/\$1,000/per month)

Age	Employee
Under 35	\$0.024
35-39	0.036
40-44	0.056
45-49	0.089
50-54	0.156
55-59	0.267
60-64	0.345
65-69	0.536
70-74	0.950
75+	1.483

Spouse/DP term life

\$15,000	\$2.505 per month
\$30,000	\$5.010 per month
\$60,000	\$10.020 per month
\$120,000	\$20.040 per month

Child term life One premium provides coverage for all eligible children.

\$15,000	\$2.250 per month
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All rates are subject to change.

Enrollment instructions and frequently asked questions are on the next page

Here's how to calculate your monthly premium:

Total employee supplemental term life coverage amount \$ _____

÷ 1,000 \$ _____

× your rate (based on your age) \$ _____

= Monthly premium \$ _____



Why life insurance?

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

Frequently asked questions

Q. What is term life insurance?

A. Group term life insurance is a simple, cost-effective way to provide an extra level of financial protection for your family during your working years. Beneficiaries receive funds to help with their everyday living expenses – such as mortgage payments or medical bills, education expenses, your funeral costs and more – so they can continue to live the lifestyle they live today.

Q. What is evidence of insurability (EOI)?

A. When EOI is required to demonstrate your good health, you'll be directed to Securian Financial's website and asked three health questions along with height and weight. You simply answer these questions online; it's not something you bring to your doctor. Securian will consider your answers to approve or decline coverage. Nearly 60 percent of applicants will receive immediate notification of approval. Occasionally, Securian will ask for additional information, which may include requesting medical records from your doctor. If your application is denied, you will not lose any existing coverage.

Q. Can I take my coverage(s) with me if I leave HomeServices of America?

A. 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 within 31 days after your employment ends. Premiums may be higher than those paid by active employees.

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

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-96-13186.

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.

Enroll

To enroll log into: [Ultipro.com](https://ultipro.com)

Questions?

Coverages and enrollment:
Contact your local HR Partner

Beneficiaries:

Contact Securian Financial
at 1-877-491-5265

Don't forget to designate and/or update your life insurance beneficiary.

Visit [LifeBenefits.com](https://lifebenefits.com)

User ID:

HSOA followed by your employee ID number

Password:

Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number.

If you've previously logged in to LifeBenefits, use the password you created.



INSURANCE
INVESTMENTS
RETIREMENT

lifebenefits.com

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F95160 Rev 10-2020 DOFU 8-2020
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