



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.

Initial eligibility

- Colleague: Elect the lesser of three times your base annual earnings or \$350,000
- Spouse: Elect up to \$20,000

Within 30 days of a family status change

- Colleague: Elect or increase your existing coverage by three times your base annual earnings or \$350,000; not to exceed a new total of the lesser of three times your base annual earnings or \$350,000
- Spouse: Elect or increase your existing coverage up to \$20,000

Health questions never required

- Enrolling for child and/or voluntary AD&D coverage never requires health questions when elected during any of the above events

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

Prepared for:



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/HSBS-insurance](https://securian.com/HSBS-insurance)



Learn more



Your basic and optional coverages

Basic coverage (automatically enrolled)

Basic term life and AD&D	1.5x your base annual earnings	<ul style="list-style-type: none"> • Maximum: \$50,000 • Includes matching AD&D benefit
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Optional coverages

Colleague supplemental term life	1-8x your base annual earnings	<ul style="list-style-type: none"> • Maximum: \$1,000,000
Spouse term life	\$5,000 increments	<ul style="list-style-type: none"> • Maximum: \$100,000 • Coverage may not exceed 100% of the amount of the colleague's coverage (basic and supplemental)
Child term life	\$20,000	<ul style="list-style-type: none"> • Children are eligible from live birth until age 26
Voluntary AD&D	Colleague plan: \$50,000 increments	
Colleague + family voluntary AD&D	Family plan: Spouse and child coverage is a percentage of the colleague's voluntary AD&D amount Spouse (with children): 50% Spouse (no children): 60% Each child (with spouse): 15% Each child (no spouse): 20%	<ul style="list-style-type: none"> • Colleague AD&D maximum: \$500,000 • Spouse AD&D maximum: \$50,000 • Child(ren) AD&D maximum: \$50,000

If your spouse or child is eligible for coverage as a colleague, they cannot be covered as your dependent. A child may be covered by only one colleague.

Beginning at age 70, basic term life and basic AD&D coverage reduces to a percentage of the amount in effect prior to age 70: to 65 percent at age 70.

Monthly cost of coverage

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

Age	Non-nicotine	Nicotine
Under 25	\$0.028	\$0.055
25-29	0.033	0.067
30-34	0.045	0.089
35-39	0.049	0.098
40-44	0.055	0.111
45-49	0.083	0.166
50-54	0.127	0.255
55-59	0.238	0.476
60-64	0.364	0.729
65-69	0.702	1.403
70 and over	1.138	2.276

Spouse term life (rates/\$1,000/month)

Age	Uni-Nicotine
Under 25	\$0.055
25-29	0.065
30-34	0.087
35-39	0.098
40-44	0.108
45-49	0.164
50-54	0.251
55-59	0.467
60-64	0.717
65-69	1.379
70 and over	2.237

Optional child life

One premium provides coverage for all eligible children

\$20,000	\$1.92 per month
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Voluntary AD&D (rates/\$1,000/month)

Colleague only	\$0.015 per \$1,000 per month
Colleague and family	\$0.025 per \$1,000 per month

Please note, colleague and spouse rates increase with age and are subject to change. A nicotine user is defined as an individual who has used nicotine in any form during the past 12 months or is currently using nicotine in any form. If a nicotine status is not designated, premiums will be deducted at nicotine rates.

Here's how to calculate your premium:

Coverage amount	\$
divided by 1,000	\$
times your rate (based on your age and nicotine status)	\$
Monthly premium	\$

Questions?

Call the HSHS HR Service Center at 1-855-FYI-HSHS (394-4747).

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 Hospital Sisters Health System?

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.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to Hospital Sisters Health System. 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-96-13180.12 and 02-30428.12 Rev 3-2003.

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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