

The Florida Conference of The United Methodist Church

Take advantage of your group life insurance benefit

This summary is designed to help you better understand your group life insurance benefits offered by The Florida Conference of The United Methodist Church and underwritten by Minnesota Life Insurance Company.

Take advantage of lower rates

You still have the opportunity to take advantage of last year's rate reductions for the following coverages:

Coverage type	Reduction to 2009 rates
Supplemental Term Life	Up to 18% based on age
Spouse Term Life	Up to 18% based on age
Child Term Life	10%
Voluntary AD&D	Over 9%

Can I increase my coverage?

During annual enrollment, employees may elect additional coverage during this time up to the plan maximum by providing Evidence of Insurability (EOI).

If I am newly eligible for coverage, what coverage can I elect?

You may elect Supplemental Term Life for yourself and your family within 31 days of initial eligibility - no health questions or medical exams required.

- **Employees** Elect up to \$100,000
- **Spouses** Elect \$25,000
- **Children** Elect \$5,000 or \$10,000

EOI will be required for elections outside of initial eligibility.

Questions?

Please contact your local human resources office.

What are my rates?

Employee and Spouse Supplemental Term Life

Age	Rate / \$1,000 / month
Under 25	\$0.04
25-29	0.05
30-34	0.07
35-39	0.07
40-44	0.09
45-49	0.13
50-54	0.20
55-59	0.37
60-64	0.57
65-69	1.10
70 and over	1.77

Child Term Life \$0.09 per \$1,000 per month
One premium covers all eligible children.

Voluntary AD&D

Employee only: \$0.020 per \$1,000 per month
Employee + family: \$0.028 per \$1,000 per month

Employee and spouse rates increase with age and all rates are subject to change.

Calculate your new cost

Total coverage requested: \$ _____

Convert coverage to units:
\$ _____ ÷ \$1,000 = _____

Multiply units by your rate:
_____ x \$ _____

Your monthly premium is: \$ _____

Coverage options at a glance

Coverage type	Coverage options	Additional information
Supplemental Term Life	<ul style="list-style-type: none"> • \$50,000 increments • Maximum of \$250,000 	
Spouse Term Life	<ul style="list-style-type: none"> • Increments of \$25,000 • Maximum is lesser of \$100,000 or 50 percent of employee's Supplemental Term Life amount 	<ul style="list-style-type: none"> • Employee must be participating in the Supplemental Term Life plan in order to elect Spouse Term Life coverage
Child Term Life	<ul style="list-style-type: none"> • \$5,000 or \$10,000 for each child • \$1,000 for children age 14 days to six months 	<ul style="list-style-type: none"> • Eligible children are age 14 days to 19 years, or up to age 25 if a full-time student at an accredited post-secondary school
Voluntary Accidental Death and Dismemberment (AD&D)	<p>Employee</p> <ul style="list-style-type: none"> • \$50,000 increments • Maximum of \$250,000 <p>Family (% of employee's VAD&D coverage)</p> <ul style="list-style-type: none"> • Spouse + children: 40% • Spouse only: 50% • Each child + spouse: 10% • Child only: 15% 	<ul style="list-style-type: none"> • All coverage is guaranteed • In the family plan, percentages shown reflect a percentage of the employee's VAD&D coverage that the dependents will receive as coverage

Plan features

- **AD&D** – Provides your beneficiaries with financial protection when your death is due to an accident or a benefit schedule when you are dismembered as a result of an accident while on business, or vacation or at home.
- **Portability** – If you are no longer eligible for coverage, and are under the age of 70, you and your dependents may be eligible to continue your in-force Supplemental Life insurance. Premiums may be higher than those paid by active employees.
- **Waiver of premium** – If you become disabled before age 60, your life insurance and AD&D premiums will be waived until you attain age 65 or to recovery, whichever is earlier.

Beneficiary Financial Counseling is available

Did you know that beneficiaries who receive at least \$25,000 in policy benefits may choose to use independent beneficiary counseling services from PricewaterhouseCoopers LLP (PwC)?

The PwC counseling services are designed to help families understand and address financial decisions at a difficult time. PwC advisors do not sell insurance or investment products, and no information will be given to PwC without your beneficiary's written consent.

There is no additional cost for this service.

Services provided by PricewaterhouseCoopers LLP are their sole responsibility. The services are not affiliated with Minnesota Life, Securian Life or their group contracts and may be discontinued at any time.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life to The Florida Conference of The United Methodist Church. 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.

Products offered under policy form series MHC-96-13180.9.

Minnesota Life Insurance Company

A Securian Company

Group Insurance

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