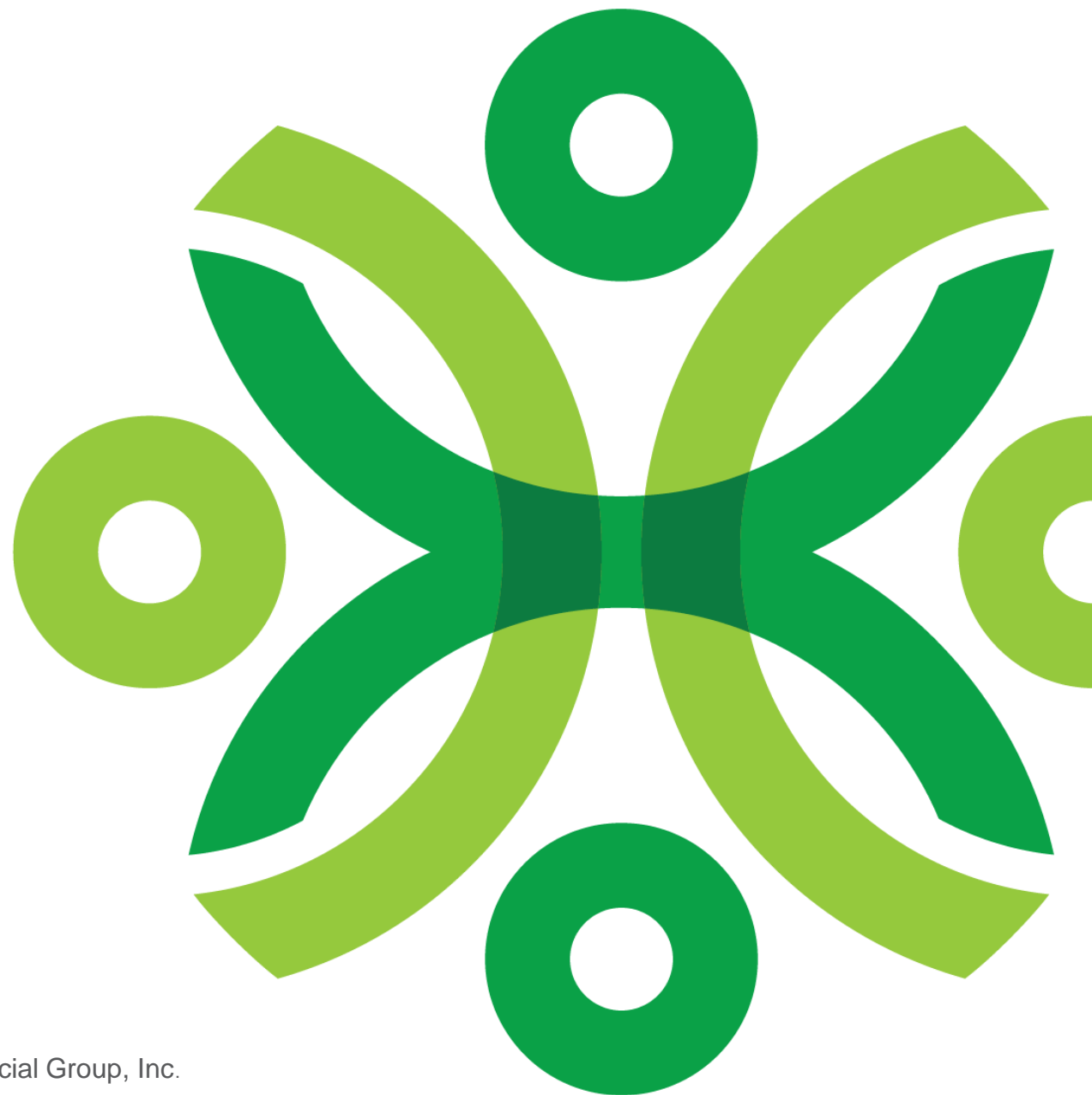




Protect your family's financial future

Group term life and accidental death and dismemberment (AD&D) insurance

The Maryland-National Capital Park and Planning Commission



Issued by Minnesota Life Insurance Company, a subsidiary of Securian Financial Group, Inc.



Today's agenda



Group term life and AD&D insurance



Coverage options



Health questions vs. no health questions



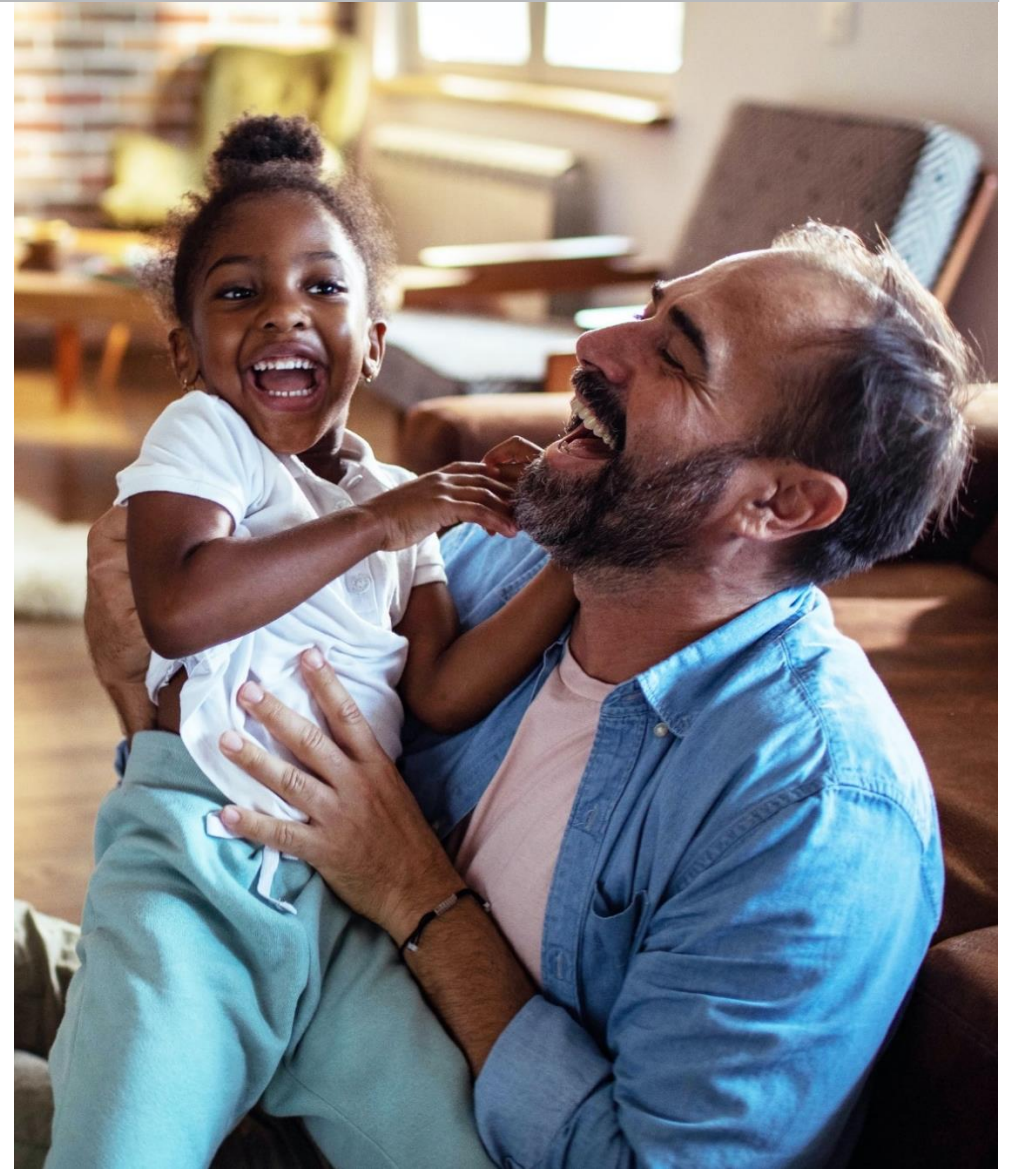
Calculate your needs and enroll





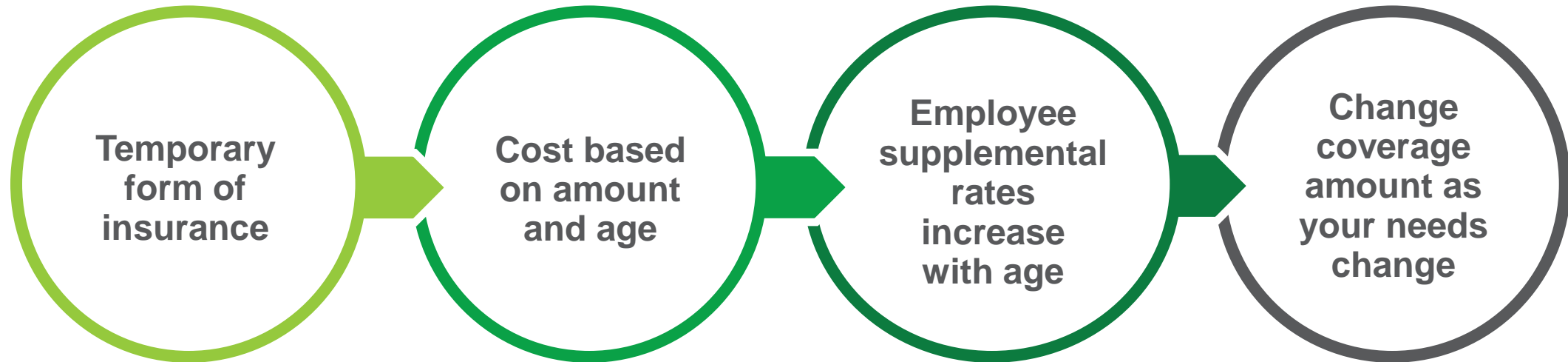
Prepare for the unexpected

- Protection during your working years
- Unexpected loss of life and income
- Final and ongoing expenses
- Cost effective
- Flexible





Flexible and cost effective








Accidental death & dismemberment (AD&D) insurance

- Accident at work or elsewhere
- Pays in addition to term life for death
- Pays percentage for loss of limb, sight, paralysis and more





Term life insurance coverage

 <p>Basic (automatically enrolled)</p> <p>2x base annual salary Max: \$200,000</p>	 <p>Supplemental</p> <p>1-5x base annual salary Max: \$750,000</p>	 <p>Dependent Child(ren)/spouse</p> <p>Option 1: \$5,000 / \$10,000 Option 2: \$10,000 / \$20,000 Option 3: \$15,000 / \$30,000</p>
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You may opt out of basic coverage, which is 20% employee-paid

You must have basic coverage to enroll for supplemental coverage for yourself and your dependents, all of which is 100% employee-paid



Coverage available during initial eligibility with no health questions



Employee

- Basic: 2x base annual salary; not to exceed \$200,000 (automatic)
- Supplemental: Choose up to 3x base annual salary; not to exceed \$300



Spouse

- Choose option 1 or option 2 (up to \$20,000)



Child(ren)

- Choose any of the three options with no health questions



Health questions



- Three health questions
- Height and weight
- Securian review
- No loss of existing coverage
- Questions about your health, call Securian Financial 1-800-872-2214





Eliminate the guesswork, with Benefit Scout®

- Evaluate your personal needs
- Step-by-step decision journey
- Ask questions
- LifeBenefits.com/MNCPPC

The screenshot shows a digital form on a laptop screen. At the top, three green bars with white checkmarks indicate completed steps: "I'm single.", "I'm 30 years old with earnings of \$100,000.", and "Your benefits". Below these is a white input field with a green border containing the text "Tell us about your lifestyle". Underneath the input field is the text "Why are we asking?". The next question is "How many hours on average do you exercise each week?" with three radio button options: "Less than 3 hours", "3 to 6 hours", and "More than 6 hours". The following question is "Do you have a job or hobby/Interest that is physically demanding?" with "Yes" and "No" buttons. The next question is "Do you worry about the expenses associated with having a major illness like a heart attack, stroke, or cancer?" with three radio button options: "Yes, all the time", "Yes, but I don't lose sleep over it", and "No, I'm not worried". Below the questions is a "Did you know?" section with a lightbulb icon containing a dollar sign, followed by the text "Did you know accident, critical illness and hospital indemnity insurance payouts can be used any way you choose?". At the bottom of the form are "Back" and "Continue" buttons. The laptop's bottom bar shows "Your savings" on the left and a "Get help" button with a speech bubble icon on the right.



Learn more

- Full details
mncppc.org/275
- Term life insurance video
LifeBenefits.com/videos/term
- Questions?
Contact the health and benefits office at **301-454-1694** or visit mncppc.org/275





Prepare for the unexpected

mncppc.org/275

- Benefit Enrollment Form
- Supplemental Life and Evidence of Insurability
 - Within initial eligibility
 - More than 3x salary or \$300,000
 - Spouse option 3
 - Outside initial eligibility
 - Basic coverage previously opted out

No need to re-enroll and opt out any time



This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to The Maryland- National Capital Park and Planning Commission. 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 for employees and the hospitalization confinement provision for dependents.

Products are offered under policy form series 10-31222.

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.

Securian Financial Group, Inc.

[securian.com](https://www.securian.com)

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