



# Protect your family's financial future

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



**Open enrollment June 1 – 18, 2026**

ISSUED BY MINNESOTA LIFE INSURANCE COMPANY,  
A SUBSIDIARY OF SECURIAN FINANCIAL GROUP, INC.





# Agenda

- Group term life insurance
- Coverage options
- Health questions vs. no health questions
- Added benefits
- Beneficiary
- Evaluate your needs and enroll

# If a wage earner dies unexpectedly

47%



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of Americans say their household would face financial hardship within six months should a wage earner die unexpectedly



**No matter your stage of life,  
term life insurance can make a difference.**



**Couple with  
no kids**



**Single  
parent**



**Couple  
with kids**



**Single**



## Single and in your twenties



If you're single and in your twenties, life insurance can help your family members pay off your student loans, car loan, credit cards or other debts.



## Married with young children

Many of us in this stage of life have modest savings and big responsibilities: a mortgage, childcare and other monthly bills. If you die prematurely, life insurance can help your spouse support the life you've built and plans for your children's future - despite losing your income.



## Single parent and sole breadwinner



Life insurance can help cover your children's day care costs and other living expenses and fulfill plans for their future education if you are no longer there to provide for them.



## Married with no children

You may need less term life insurance at this stage.

Evaluate to what extent you might decrease your coverage.

Term life insurance through work gives you the flexibility of being able to decrease it when you no longer need as much.

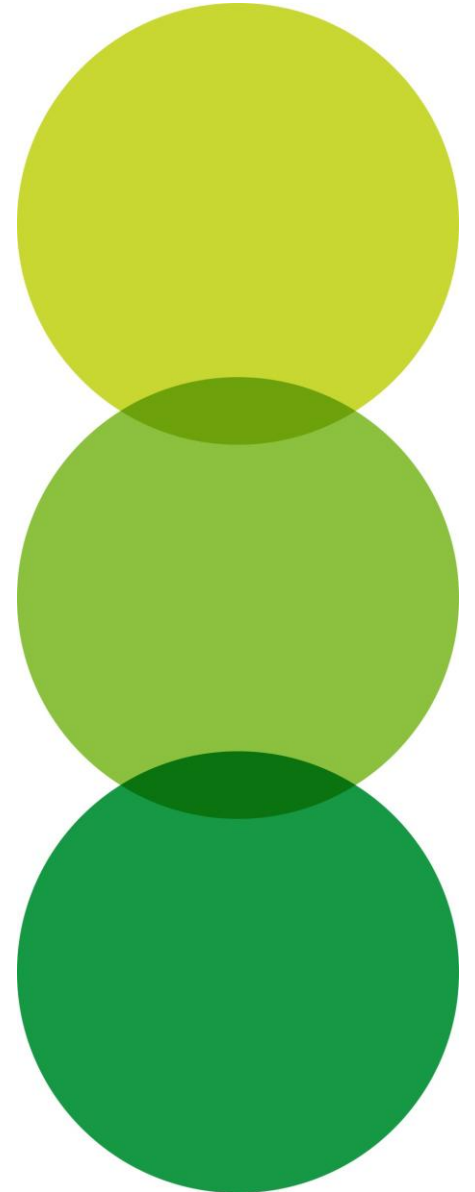


## Flexible and cost effective

### Temporary form of insurance

Cost based on amount and coverage

- Rates increase with age
  - Change coverage amount as your needs change



# Term life coverage options



## Basic

### Automatically enrolled

Upon meeting eligibility requirement



## Supplemental spouse/domestic partner

### \$10,000 increments

- Maximum: \$250,000
- Coverage may not exceed the total amount of employee coverage



## Supplemental employee

### \$10,000 increments

- Maximum: \$700,000



## Child

### \$5,000 increments

- Maximum: \$20,000
- Coverage may not exceed the total amount of employee coverage

No double coverage

# 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
- Employee only or employee + family
- Does not replace need for term life





## Voluntary AD&D

Plan	Employee	Spouse/domestic partner	Children
1	\$10,000	\$5,000	\$3,125
2	25,000	12,500	6,250
3	50,000	25,000	12,500
4	100,000	50,000	25,000
5	150,000	75,000	25,000
6	200,000	100,000	25,000
7	250,000	125,000	25,000

Cost does not increase with age.

# Coverage available with no health questions

There are certain times you can enroll for coverage without answering health questions

## Initial eligibility

- Employee term life
- Spouse term life

## Open enrollment

- Employee term life
- Spouse term life

## Family change

- Employee term life

## Never health questions

- Child term life
- Voluntary AD&D



# Health questions

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





# Added benefits

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## **AD&D benefits**

- Seatbelt
- Childcare
- Education

## **Access to coverage**

- Accelerated benefits

## **Waiver of premium**

## **Beyond active employment**

Certificate of insurance – contact the County's Employee Benefits team

## Changing and updating your beneficiaries

- Changes to your beneficiary can be made at any time.
- Review and update beneficiaries every annual enrollment period
- Minor beneficiaries



Learn more at  
[securian.com/beneficiary-info](https://securian.com/beneficiary-info)



Keep beneficiaries current  
[emacsapp.sbcounty.gov](https://emacsapp.sbcounty.gov)

# Learn more

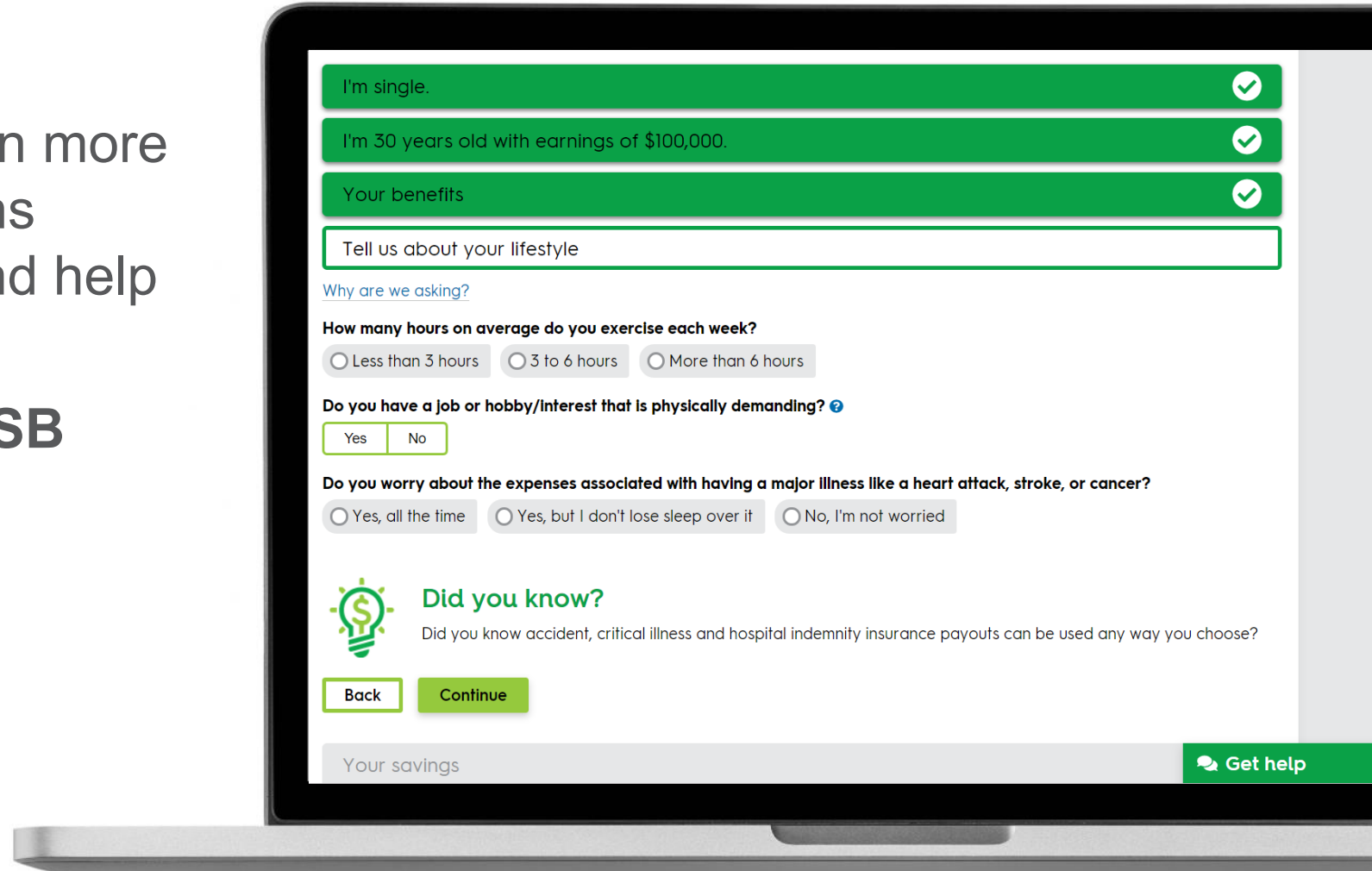
## Educational microsite includes more information

- Visit [Securian.com/sbcounty-insurance](https://Securian.com/sbcounty-insurance)
- Custom to your employer's program
- Flyers
- Videos
- Additional resources
- Evaluate your life insurance needs, with Benefit Scout®



# Evaluate your insurance needs

- Visit **Benefit Scout**<sup>®</sup> to learn more about your insurance options and costs, ask questions and help determine your needs
- Visit **LifeBenefits.com/COSB**



The screenshot shows a digital questionnaire on a laptop screen. At the top, three green bars with white checkmarks indicate completed sections: "I'm single.", "I'm 30 years old with earnings of \$100,000.", and "Your benefits". Below these is a white input field with the placeholder text "Tell us about your lifestyle". A link "Why are we asking?" is visible. 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 final 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". A "Did you know?" section features a lightbulb icon with a dollar sign and text stating that 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. A footer bar contains "Your savings" on the left and a "Get help" button on the right.



# Prepare for the unexpected

New hires: Fill out the Life Insurance and AD&D Enrollment form and submit to your department payroll specialist

Open enrollment: Enroll online at [emac.sbcountry.gov](https://emac.sbcountry.gov)



# Questions?

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to San Bernardino County. 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 MHC-96-13180.4 and 02-30428.4.

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