



## Guaranteed coverage opportunity when newly eligible



Within 30 days following your benefit effective date (completion of your first 30 days of employment), you may elect from the following coverage options without providing evidence of insurability (EOI):

- Employee: Elect up to two times your base annual salary or \$250,000
- Spouse: Elect up to \$20,000
- Child: Elections never require EOI

### **Life insurance can help you protect your family's financial future**

Group universal life (GUL) insurance is a type of permanent life insurance that offers flexible protection for you and your family. GUL includes a savings component and an option to pay only for the cost of coverage or make additional contributions – above the cost of the insurance – to accumulate cash value.

When you pass away, your beneficiaries receive funds to cover everyday living expenses – such as mortgage payments or medical bills – education expenses, your funeral costs and more.

Your family has unique needs and GUL insurance can help protect their financial future so you can enjoy everyday moments in the here and now.

## Your optional coverages

### Optional coverages

<b>Employee GUL insurance</b>	1-5x annual earnings	• Maximum: \$1,000,000
<b>Spouse GUL insurance</b>	\$10,000 increments	• Maximum: Lesser of 2x employee's base annual salary or \$100,000
<b>Child term life insurance</b>	\$10,000	• Children eligible age 14 days up to age 21 or age 25 if a full-time student at an accredited educational institution

A child may only be covered by one parent.

### Monthly cost of coverage

Rates increase with age. Rates are shown per \$10,000 coverage and increase with age.

#### Employee and spouse GUL

Age	Employee and spouse
Under 25	\$0.480
25-29	0.480
30-34	0.480
35-39	0.780
40-44	1.200
45-49	1.800
50-54	2.760
55-59	4.584
60-64	6.084
65-69	12.348
70-74	21.516
75 and over	24.720

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

\$10,000	\$0.720 per month
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All rates are subject to change.

## Enroll

Enroll at

[Leehealthoptionalbenefits.com](https://www.leehealthoptionalbenefits.com)

or call 1-800-336-9421

## Questions?

Visit

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## Take your coverage with you

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. 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 Lee Health System, Inc. 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.

Insurance products are issued by Minnesota Life Insurance Company. Products are offered under policy form series 01-30287T.

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

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F88530 Rev 10-2024 DOFU 10-2024  
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