

PROTECT THE LIFE THEY LIVE TODAY



Take advantage of guaranteed coverage options

You have several opportunities to elect or increase coverage without answering health questions.

New hire

Optional coverage of one or two times annual salary (up to \$250,000) is guaranteed without answering health questions if you apply within your first 30 days of employment.

Family-status change

If you marry, divorce or have a child (birth or adoption), you are eligible to increase your optional life coverage by one times your annual salary (up to \$250,000).

During Open Enrollment - Apply to increase coverage one level without answering health questions

During open enrollment, current optional coverage participants and employees enrolling for the first time may elect or increase optional coverage by one times annual salary (up to \$250,000) without answering health questions. Those previously declined are not eligible for this guaranteed coverage offer.

ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

Why do I need life insurance?

Group Term Life insurance can protect your family's financial future from the unexpected loss of your life and income during your working years.

Life insurance proceeds can be an important tool in helping your family afford final expenses, such as funeral and medical bills, as well as day-to-day financial obligations.

Additional features

Beyond paying a benefit in the event of your death, your group life insurance program has other important features:

- **Accidental Death and Dismemberment (AD&D)** – Provides beneficiaries with additional financial protection if an insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.

Monthly cost of coverage

Optional Term Life and AD&D

Rates effective Jan. 1, 2016

Age	Rate per \$1,000
Under 30	\$0.08
30-34	0.10
35-39	0.11
40-44	0.13
45-49	0.18
50-54	0.26
55-59	0.47
60-64	0.71
65-69	1.35
70-74	2.18
75-79	2.41
80-84	5.30
85-89	8.96
90-94	26.03
95 and over	41.64

Rates above include premium for matching AD&D coverage and increase with age. AD&D coverage terminates at retirement.

Dependent Life

One premium provides coverage for all eligible children.

Coverage amount	Monthly premium
\$5,000 spouse/\$2,000 child	\$3.25
\$10,000 spouse/\$5,000 child	\$6.50

All rates are subject to change.



Here's the easy math to your monthly premium:

One or two times your annual salary \$ _____
÷ 1,000 _____
x your rate \$ _____
= _____
Monthly premium \$ _____

HOW MUCH LIFE INSURANCE DO I NEED?

Check out our life insurance calculator at LifeBenefits.com/insuranceneeds

Protect your family from the unexpected loss of your life and income during your working years.

Basic coverage (automatically enrolled)



Basic Life

1x your annual salary

- Maximum coverage: **\$250,000**
- Age reductions apply¹

Coverage options



Optional Life and AD&D

1x or 2x your annual salary

- Maximum coverage: **\$500,000**
- Age reductions apply¹
- Includes matching AD&D benefit
- AD&D coverage terminates at retirement



Dependent Life

Option 1:

Spouse: \$5,000

Child: \$2,000

Option 2:

Spouse: \$10,000

Child: \$5,000

- A child is eligible from the age of 10 days until the last day of the month in which he or she attains age 21, or age 25 if a full-time student in an accredited educational institution

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

¹For active employees, beginning at age 65, coverage reduces to a percentage of the amount in effect prior to age 65: to 65 percent at age 65 and to 50 percent at age 70. For retirees under age 70, amount reduces to 65 percent, age 70 or older reduces to 50 percent

QUESTIONS?

Visit **FCPS.edu** and search
Keyword "FCERS Life"

TO ENROLL:

Complete the Minnesota Life for Members of FCERS Form (go to **www.fcps.edu**, search "Benefit Forms," then scroll down to Life Insurance) and return it to the Office of Benefit Services.

Return completed forms to the Office of Benefit Services:

Scan and e-mail form to:

HRConnection@fcps.edu

Or fax to:

Office of Benefit Services at 571-423-5000 (keep a record of the successful fax transmittal)

Or mail to:

Department of Human Resources
Office of Benefit Services, Suite 2700
8115 Gatehouse Road
Falls Church, VA 22042

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to the Fairfax County Public Schools. 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 underwritten by Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc. Products are offered under policy form series MHC-96-13180.45.

Securian Financial Group, Inc.

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Group Insurance
www.LifeBenefits.com