



Life insurance coverage available with no health questions

There are certain times in which you can enroll for coverage without answering health questions. Below is a summary of those options.

A full list of your life insurance coverage options is outlined on the next page. To apply for coverage other than what's outlined here, you'll answer a few questions about your health history – along with height and weight.

Within 60 days of initial eligibility

- Employee: All coverage elections (which are outlined on the next page) are available without health questions
- Spouse/domestic partner: Elect up to \$50,000

Within 31 days of a family status change

- Employee: Elect one half or one times your base annual earnings, or increase your existing coverage by one times your base annual earnings; not to exceed a new total of \$500,000
- Spouse/domestic partner: Elect \$5,000, or increase your existing coverage to the next coverage option (as outlined on the next page); not to exceed a new total of \$50,000

Health questions never required

- Child coverage can be elected anytime throughout the year, and never requires health questions.

Once your coverage is effective, you never have to re-enroll to continue your coverage.

Prepared for:



Initial eligibility refers to the first time a person is eligible for coverage. For you, the employee, this is when you're hired and become eligible for benefits.

For your spouse/domestic partner, it's when you become eligible for benefits or within 60 days of a new marriage.



Your basic and optional coverages

Basic coverage (automatically enrolled)

Basic life	\$20,000	
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Optional coverage

Employee supplemental life and AD&D	Choose from a multiple of your base annual earnings .5, 1, 2, 3, 4 or 5x	<ul style="list-style-type: none"> • Maximum: \$500,000 • Includes matching AD&D benefit
Spouse/domestic partner life and AD&D	\$5,000, \$10,000 or a \$25,000 increment	<ul style="list-style-type: none"> • Maximum: \$200,000 • Includes matching AD&D benefit • Coverage may not exceed the total amount of employee supplemental term life coverage
Child life	\$5,000 or \$10,000	<ul style="list-style-type: none"> • Children are eligible from live birth until age 26 • Employee must be enrolled in supplemental term life to enroll for child life

If your spouse/domestic partner or child is eligible for coverage as an employee, they cannot be covered as your dependent.

Beginning at age 65, employee and spouse/domestic partner 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.

Monthly cost of coverage

Employee and spouse/domestic partner supplemental term life and AD&D (rates/\$1,000/month)

Age	Employee	Spouse/domestic partner
Under 25	\$0.040	\$0.066
25-29	0.041	0.076
30-34	0.051	0.096
35-39	0.058	0.106
40-44	0.076	0.116
45-49	0.105	0.166
50-54	0.152	0.246
55-59	0.247	0.446
60-64	0.353	0.676
65-69	0.537	1.286
70 and over	0.828	2.076

Child life

One premium provides coverage for all eligible children

\$5,000	\$0.32 per month
\$10,000	\$0.63 per month

Please note, employee and spouse/domestic partner rates increase with age and are subject to change.

Here's how to calculate your premium:

Coverage amount	\$
divided by 1,000	\$
times your rate (based on your age)	\$
Monthly premium	\$

Manage coverage and beneficiary

Visit LifeBenefits.com

User ID:

LAUSD followed by your employee ID number

Password:

Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number.

If you've previously logged in to LifeBenefits, use the password you created.

Questions?

Contact Securian Financial at **1-866-293-6047** or LifeBenefits@Securian.com

Frequently asked questions

What is term life and AD&D insurance?

Group term life insurance provides a cost-effective way to prepare for the unexpected by adding an extra level of protection during your working years. Your loved ones may benefit from life insurance to cover medical bills, funeral costs and estate management expenses. It can also be a critical resource in helping with your family's ongoing expenses.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection in the event that a covered accident results in an insured person's loss of life, hearing, sight, paralysis and more.

Do I have to answer health questions?

Enrolling for coverage other than what is outlined on page one will require that you answer a few questions about your health history, along with height and weight. Based on your answers, it will be determined whether anything further is needed to make a decision to approve or decline the application. If by any chance your application is not approved, you will still get any coverage that didn't require the health question and it will not affect any coverage you already have.

What should I know about naming a beneficiary?

Naming a beneficiary, and keeping it up to date with life's changes, can help ensure any proceeds are paid according to your wishes and without delay. You can name a person, charity, trust or your estate. You can also break up the payout by percentage. Beneficiary changes can be made anytime throughout the year.

Can I take my coverage with me if I leave LAUSD?

You can continue to be insured with Securian beyond active employment without answering health questions. Premiums are generally 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 Los Angeles Unified School District. 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.

Insurance products are issued by Minnesota Life Insurance Company. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. The company is headquartered in St. Paul, MN. Minnesota Life is solely responsible for the financial obligations under the policies or contracts it issues.

Products are offered under policy form series MHC-96-13180.4.

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.



Learn more

Visit Securian's education microsite to learn more about naming beneficiaries, the experience of applying for coverage that requires health questions and much more.

Visit securian.com/lausd-insurance



PREPARE
PROTECT
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lifebenefits.com

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