



Take advantage of guaranteed coverage options

Following are opportunities to elect or increase coverage without providing evidence of insurability (EOI).

Within 30 days of initial eligibility:

- **Employee:** Elect up to 5 times your annual base salary; \$750,000 max
- **Spouse:** Elect up to \$50,000

During each open enrollment:

- **Employee:** Elect or increase coverage one salary level; not to exceed a total coverage amount of \$750,000

Always guaranteed:

- **Child:** Elections never require EOI
- **Additional AD&D:** Elections never require EOI

Elections made outside of these periods and elections exceeding these amounts require EOI. Applicants previously declined coverage must also provide EOI.

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

Basic coverage (automatically enrolled)



Basic Term Life and AD&D

1x annual base salary

Maximum coverage: **\$750,000**

Cost of coverage

Employee Additional and Spouse Life

Please note that rates increase with age and are shown per \$1,000 of coverage per pay period (24 paychecks per year)

Age	Non-Tobacco User	Tobacco User
Under 25	\$0.0145	\$0.0235
25-29	\$0.0175	\$0.0255
30-34	\$0.0230	\$0.0290
35-39	\$0.0255	\$0.0495
40-44	\$0.0335	\$0.0705
45-49	\$0.0545	\$0.1400
50-54	\$0.0835	\$0.2580
55-59	\$0.1420	\$0.2630
60-64	\$0.2400	\$0.4075
65-69	\$0.3460	\$0.4985
70 & over	\$0.6405	\$0.8190

A tobacco user is defined as an individual who has used tobacco in any form during the past 12 months or is currently using tobacco in any form.

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.

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

Child Life

One premium provides coverage for all eligible children.

\$0.0500 per \$1,000 per pay period

Voluntary AD&D

Employee only: \$0.0100 per \$1,000 per pay period
Employee + family: \$0.0175 per \$1,000 per pay period

All rates are subject to change.

Visit Ellie™, your Interactive Benefits Guide, to learn more about your insurance benefits. By answering a few simple questions, you can determine if coverage meets your needs and get a quote to see if it fits your budget.







LifeBenefits.com/ellie/Maricopa

HOW MUCH LIFE INSURANCE DO I NEED?

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

ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

Coverage options			
	Additional Life	1-5x annual base salary	<ul style="list-style-type: none"> Maximum coverage: \$1,000,000 (combined with Basic Term Life)
	Additional AD&D	1-5x annual base salary Family Plan: Spouse with children: 50% Spouse no children: 60% Each child with spouse: 5% Each child no spouse: 10%	<ul style="list-style-type: none"> Employee maximum: \$1,000,000 Spouse maximum: \$600,000 Child maximum: \$25,000
	Dependent Spouse Life	\$10,000 increments	<ul style="list-style-type: none"> Maximum coverage: \$100,000 (not to exceed employee's total life insurance amount)
	Dependent Child Life	\$5,000 increments	<ul style="list-style-type: none"> Maximum coverage: \$20,000 (not to exceed employee's total life insurance amount) Children are eligible from live birth to age 26

If you are married to a Maricopa County employee, you are not eligible to elect spouse life coverage unless your spouse is not eligible for benefits.
 If you are married to a Maricopa County employee, your dependent child(ren) can only be covered by one of you under the County's group policy.



QUESTIONS?

Call Maricopa County Employee Benefits Division at **602-506-1010**



TO ENROLL:

Enroll online via the Benefit Enrollment System

Additional features

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

- **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.
- **Early benefit payments if diagnosed as terminally ill** – If an insured person becomes terminally ill with a life expectancy of 12 months or less, you may request early payment of up to 100 percent of the life insurance amount.
- **No premiums if you become disabled** – If you become totally disabled according to the terms of your certificate, life insurance premiums may be waived.

Imagine your family's wallet without your paycheck. **Protect your family by purchasing life insurance to cover:**



Estate taxes



Funeral/burial costs



Family's living expenses



Medical bills

WHY LIFE INSURANCE?



Learn how life insurance can protect your financial future by watching a brief video at [LifeBenefits.com/videos/term](https://www.LifeBenefits.com/videos/term)

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Maricopa 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.

Insurance products are issued by Securian Life Insurance Company, an affiliate of Securian Financial Group, Inc. Products are offered under policy form series 14-31700 and 14-31900.

Securian Financial Group, Inc.

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Group Insurance

www.LifeBenefits.com