



FedEx Pilots  
Group term life and AD&D insurance

Insurance products issued by:  
Securian Life Insurance Company

## Protect your family's financial future

Enroll in your group life insurance plan today!





## Guaranteed coverage options during initial eligibility

Within 31 days of initial eligibility, you may elect the following coverage options without answering health questions:

- **Pilot:** Elect in \$100,000 increments up to the lesser of 10x annual earnings or \$1,000,000
- **Spouse:** Elect up to \$75,000

### Always guaranteed

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

Elections made outside of initial eligibility and elections exceeding these amounts require evidence of insurability (EOI).

## Why do I need life insurance?

**Group term life insurance** is a simple, straightforward and affordable way to protect your family for a specific period. It's an important safety net that pays a benefit to your beneficiaries if you pass away during the term of coverage.

Beneficiaries receive funds to help with their everyday living expenses — such as mortgage payments or medical bills — education expenses, your funeral costs and more.

Your family is everything — and group term life insurance can help protect their financial future so you can enjoy everyday moments in the here and now.

**Accidental death and dismemberment (AD&D) insurance** provides additional financial protection should you or your family die or become dismembered due to a covered accident — whether it occurs at work or elsewhere.

## Enroll today

Visit the FedEx benefits enrollment website [fedex.ehr.com](https://fedex.ehr.com)

## Questions?

For any questions, contact the Pilot Benefits Administration at **1-866-795-6353** or **1-901-434-6353** in the Memphis area.



## Your basic and optional coverages

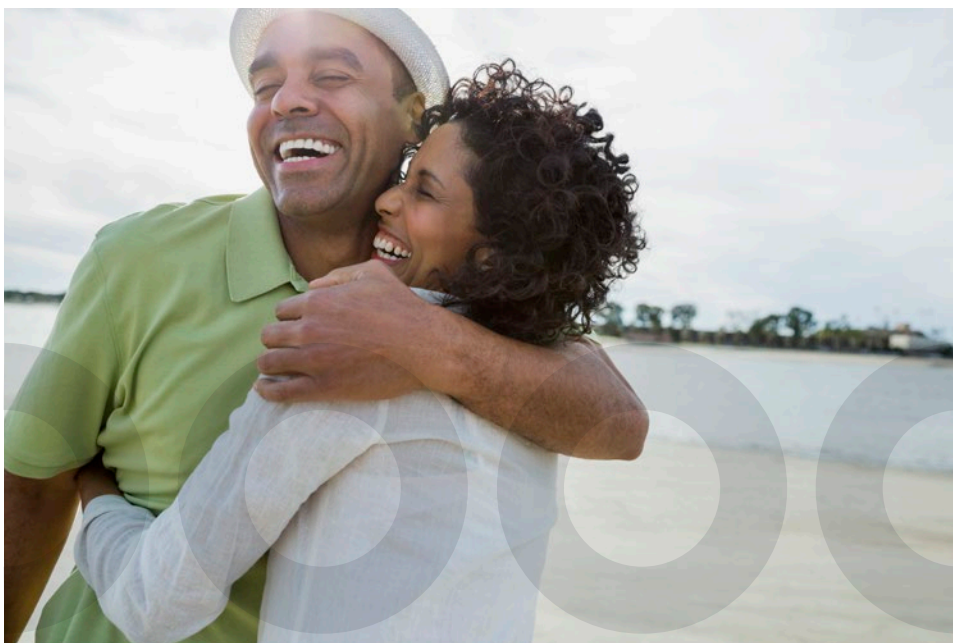
Basic coverage (automatically enrolled)		
✓ Basic life	Maximum coverage: <b>\$800,000</b>	Decrease your basic life coverage anytime in \$100,000 increments to a minimum of \$300,000.
✓ Basic AD&D	<b>\$15,000</b>	
Optional coverages		
+ Optional life	<b>\$100,000</b> increments	<ul style="list-style-type: none"> <li>• Maximum: The lesser of 10x annual earnings or \$2,000,000</li> </ul>
+ Spouse life	<b>\$25,000, \$50,000, \$75,000, \$100,000, \$200,000, \$300,000, \$400,000, \$500,000</b>	<ul style="list-style-type: none"> <li>• Spouse coverage can not exceed 100% of the pilot's optional term life</li> </ul>
+ Child life	<b>\$5,000, \$10,000, \$15,000 or \$20,000</b>	<ul style="list-style-type: none"> <li>• Children eligible from live birth to age 26</li> <li>• Child coverage can not exceed 100% of the pilot's optional term life</li> </ul>
+ Optional AD&D	<b>Pilot:</b> <b>\$50,000</b> increments <b>Pilot and family:</b> Spouse and child coverage is a percentage of the pilot's optional AD&D Spouse: <b>75%</b> Child(ren): <b>30%</b>	<ul style="list-style-type: none"> <li>• Maximum pilot coverage: \$500,000</li> <li>• Maximum spouse coverage: \$375,000</li> <li>• Maximum child(ren) coverage: \$70,500</li> </ul>

Age reductions apply to Pilots moving to retiree continuation or for those porting or converting coverage at age 65.

Pilots must have optional term life coverage in order to elect spouse and/or child life.

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

Beginning at age 65, basic and optional life coverage reduces to a percentage of the amount in effect prior to age 65: to 92% at age 65, to 84% at age 66, to 76% at age 67, to 68% at age 68 and 60% at age 69.



### Need some guidance?

BenefitScout™ provides information and tools to help you understand and make decisions about your benefits.

[lifebenefits.com/scout/fedex](http://lifebenefits.com/scout/fedex)

## Monthly cost of coverage

Rates are shown per \$1,000 of coverage and increase with age.

Optional life		
Age	Pilot	Spouse
Under 25	\$0.027	\$0.034
25-29	0.029	0.040
30-34	0.039	0.054
35-39	0.045	0.060
40-44	0.066	0.067
45-49	0.092	0.101
50-54	0.143	0.154
55-59	0.265	0.288
60-64	0.403	0.442
65-69	0.798	0.851
70 and over	1.386	1.380

Child term life	
One premium provides coverage for all eligible children.	\$5,000 \$0.50 per month
	\$10,000 \$1.00 per month
	\$15,000 \$1.50 per month
	\$20,000 \$2.00 per month

Optional AD&D	
Pilot	\$0.022 per \$1,000 per month
Pilot and family	\$0.039 per \$1,000 per month

All rates are subject to change.



## Here's the easy math to your monthly premium:

Total coverage you need \$ \_\_\_\_\_

÷ 1,000 \$ \_\_\_\_\_

x your rate \$ \_\_\_\_\_

=

Monthly premium \$ \_\_\_\_\_

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

Products are offered under policy form series 14-31700 and 14-31900.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates.



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[lifebenefits.com](http://lifebenefits.com)

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