



Mercy  
Group Term Life and AD&D Insurance

Insurance products issued by:  
Securian Life Insurance Company

**Protect your family's financial future**





## Guarantee issue

You have the following opportunities to elect coverage without providing evidence of insurability during initial eligibility:

- **Co-worker voluntary term life** - Lesser of 3x annual salary or \$1,000,000
- **Spouse voluntary term life** - Up to \$50,000
- **Child term life** - All guaranteed
- **Voluntary AD&D** - All guaranteed

### 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 co-worker, you may 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 co-workers. See your certificate of insurance for complete details.
- **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, not to exceed \$1,000,000 (Basic and Voluntary Life combined).
- **No premiums if you become disabled** - If you become totally disabled according to the terms of your certificate, life insurance premiums may be waived.

## Is your beneficiary designation up-to-date?

It's important to ensure your beneficiary is up-to-date. Events such as marriage, birth/adoption of children, divorce or death may change how you want your life insurance benefit paid.

To review or change your beneficiary for life and AD&D insurance, visit [lifebenefits.com](https://lifebenefits.com).

Your **user ID** is the letters **MERCY** followed by your co-worker ID.

Your **initial password** is your eight-digit date of birth followed by the last four digits of your Social Security number. If you have previously logged in, you chose a new password.

For technical assistance, call **1-866-293-6047**.

## Enroll today

<https://baggotstreet.mercy.net/benefits>

## Questions?

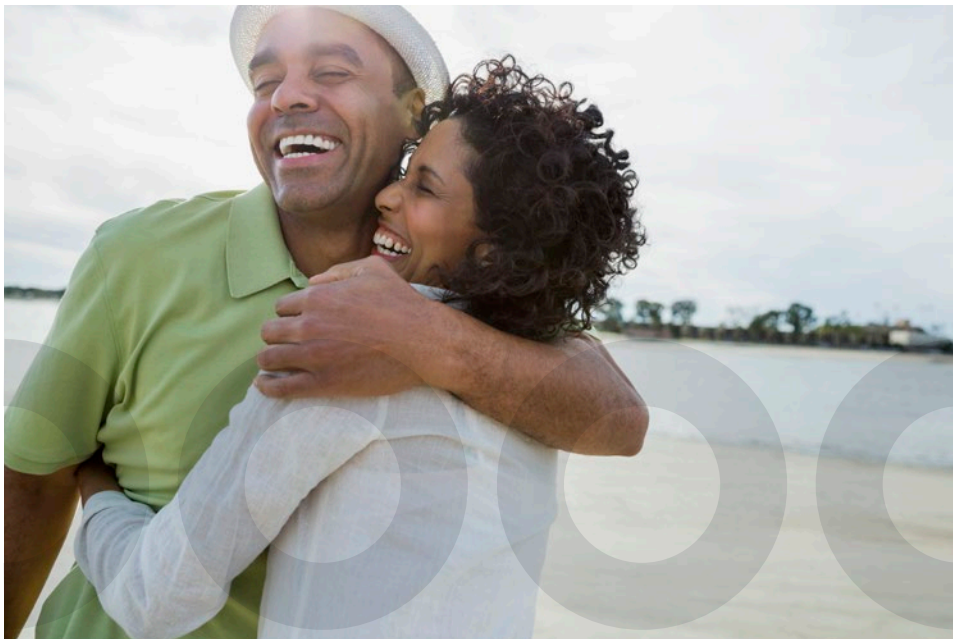
[benefitsupport@mercy.net](mailto:benefitsupport@mercy.net)

## Your basic and optional coverages

Basic coverage (automatically enrolled)		
✓ Co-worker basic life	1x annual salary subject to a minimum of \$50,000 and a maximum of \$500,000 <sup>1</sup>	<ul style="list-style-type: none"> <li>• Only available to full time co-workers</li> <li>• Includes matching AD&amp;D Benefit</li> </ul>
Voluntary coverages		
+ Co-worker voluntary life	1-8x annual salary to a maximum of \$4,000,000 <sup>1</sup>	
+ Voluntary spouse life	Elect in \$10,000 increments to a maximum of \$100,000 <sup>1</sup>	
+ Voluntary child life	\$10,000 per child	<ul style="list-style-type: none"> <li>• You may cover your dependent child from live birth until age 26</li> </ul>
+ Voluntary AD&D	Elect in \$50,000 increments to a maximum of the lesser of 10x annual earnings, or \$750,000 Spouse maximum: \$500,000 Child maximum: \$50,000	<ul style="list-style-type: none"> <li>• Spouse: 50% or 100%</li> <li>• Each child: 10%</li> </ul>

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

<sup>1</sup> Coverage reduces to 50 percent at age 70.



## Need some guidance?

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

Full-time co-worker  
[lifebenefits.com/scout/mercyft](https://lifebenefits.com/scout/mercyft)

Part-time co-worker  
[lifebenefits.com/scout/mercypt](https://lifebenefits.com/scout/mercypt)



## Monthly cost of coverage

### Voluntary life - co-worker/spouse

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

Age	Co-worker/Spouse
Under 25	\$0.047
24-29	\$0.056
30-34	\$0.075
35-39	\$0.079
40-44	\$0.088
45-49	\$0.140
50-54	\$0.215
55-69	\$0.392
60-64	\$0.616
65-69	\$1.120
70-74	\$1.773
75 and over	\$1.923

### Voluntary child life

One premium provides coverage for all eligible children

\$0.120 per month

### Voluntary AD&D

Co-worker only	\$0.020
Family only	\$0.020

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



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

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F84220-7 Rev 5-2018 DOFU 5-2018  
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