



Visionworks  
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.





## Guaranteed coverage opportunity at initial enrollment

The following coverage options are available without proof of good health if elected within 45 days of initial eligibility:

- **Employees:** Enroll for the lesser of 1x base annual earnings or \$100,000
- **Spouse/registered domestic partner:** Enroll for \$10,000
- **Child:** Enroll for \$5,000

Any elections made outside of initial eligibility will require evidence of insurability.

### Questions?

Call human resources: 1-800-784-7421

### Why do I need life insurance?

**Group term life insurance** provides affordable insurance protection during your working years. It provides an additional level of financial protection alongside your personal savings, individual life insurance and Social Security benefits. Group term life insurance allows you the flexibility to increase your coverage when your family's need for financial protection is the greatest and to lower your coverage when your financial commitments decrease.

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.

## Your basic and optional coverages

Basic coverage (automatically enrolled)		
✓ Basic term life	1x base annual earnings	<ul style="list-style-type: none"><li>• Maximum coverage: <b>\$250,000</b></li><li>• Includes matching AD&amp;D benefit</li><li>• Age reductions apply<sup>1</sup></li></ul>
Optional coverages		
+ Supplemental life and AD&D	1-3x base annual earnings	<ul style="list-style-type: none"><li>• Maximum coverage: <b>\$1,000,000</b></li><li>• Includes matching AD&amp;D benefit</li><li>• Age reductions apply<sup>1</sup></li></ul>
+ Spouse/registered domestic partner (DP) life	\$10,000	
+ Child life	\$5,000	

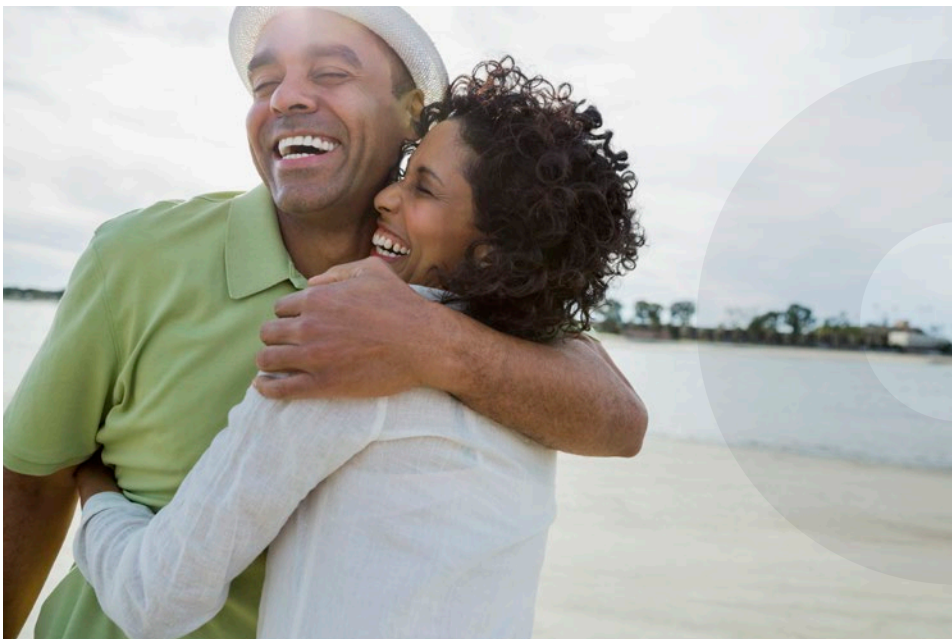
If your spouse/registered domestic partner or child is an eligible employee under the plan, they cannot be covered as a dependent. Only one employee may cover a dependent child.

<sup>1</sup> 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.



### Why life insurance?

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



## Biweekly cost of coverage

Rates increase with age.

Employee term life and AD&D (Rates/\$1,000/month)		
Age	Non-tobacco	Tobacco*
Under 25	\$0.032	\$0.042
25-29	0.037	0.042
30-34	0.046	0.053
35-39	0.051	0.059
40-44	0.060	0.086
45-49	0.088	0.127
50-54	0.113	0.195
55-59	0.218	0.323
60-64	0.401	0.596
65-69	0.668	0.998
70-74	1.100	1.646
75 and over	1.769	2.649

\* A tobacco user is defined as an individual who has used tobacco in any form during the past 12 months or is currently using nicotine in any form. If a tobacco status is not designated, premiums will be deducted at tobacco rates.

Spouse/registered domestic partner life	
\$10,000	\$0.702

Child life	
\$5,000	\$0.432

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 \$ \_\_\_\_\_

## How much life insurance do I need?

Check out our life insurance calculator at [LifeBenefits.com/insuranceneeds](https://LifeBenefits.com/insuranceneeds)

### 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.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Visionworks of America, Inc. 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 underwritten by Securian Life Insurance Company, an affiliate of Securian Financial Group, Inc. Products offered under policy form series 14-31700

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



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

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