



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.

Within 31 days of initial eligibility

- Optional (contributory basic) life and AD&D: all coverage is guaranteed

To apply for coverage outside of initial eligibility, you'll answer a few questions about your health history — along with height and weight. Applicants previously declined coverage also will be required to answer the health questions.

Your basic and optional coverages

Basic coverage (automatically enrolled)

Basic term life	\$25,000	• Matching AD&D
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Optional coverage

Optional (contributory basic) life and AD&D	One times basic annual salary rounded up to the next higher multiple of \$500 if not already a multiple thereof, minus the basic life amount, subject to a maximum of \$25,000 of additional coverage.	Examples: If your salary is \$35,000 and you'd like optional contributory basic life insurance, you're eligible to elect \$10,000 in optional contributory basic life insurance. If your salary is \$45,000 and you'd like optional contributory basic life insurance, you're eligible to elect \$20,000 in optional contributory basic life insurance.
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Prepared for:



Enroll

To enroll, use the Employee Self-Service Portal

<https://ess-onephilly.phila.gov>

Name/update beneficiary

Use form in Employee Self-Service Portal

<https://ess-onephilly.phila.gov>

Questions?

Contact the Employee Benefits Unit

Monthly cost of coverage

Optional (contributory basic) life and AD&D

(rates/\$1,000/month)

\$0.1566 per \$1,000 of coverage.

Please note, rates are subject to change.

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 outside of initial eligibility 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.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to City of Philadelphia. 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.

Here's how to calculate your monthly premium:

Total coverage you need	\$	
÷ 1,000	\$	
X your rate	\$	
= Monthly premium	\$	

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 City of Philadelphia?

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.



Learn more

Visit Securian's educational microsite to learn more about naming beneficiaries, the experience of applying for coverage that requires health questions and much more. Visit [Securian.com/philadelphia-insurance](https://securian.com/philadelphia-insurance)



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Products are offered under policy form series MHC-96-13180.37 and 02-30428.37.

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