



Explore your life insurance benefits

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.

Your basic and optional coverages

Basic term life coverages (automatically enrolled)

Employees of District Council 33 School Crossing Guards	\$15,000	• Matching AD&D benefit
District Council 33 permanent non-correctional employees	\$25,000	• Matching AD&D benefit
Office of Housing and Community Development employees in District Council 33 Local 1971	\$25,000	• Matching AD&D benefit
Employees in District Council 33 Correctional classes	\$25,000	• Matching AD&D benefit

Prepared for:



Name/update beneficiary

Use form in Employee Self-
Service Portal

[https://ess-onephilly.
phila.gov](https://ess-onephilly.phila.gov)

Questions?

Contact the
EmployeeBenefits Unit

Optional (contributory basic) life and AD&D coverage

Office of Housing and
Community Development
employees in District
Council 33 Local 1971

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.

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.

Life insurance coverage available with no health questions

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.

Here's how to calculate your premium:

Total coverage you need \$

÷ 1,000 \$

X your rate \$

Monthly premium \$

Enroll

To enroll, use the Employee Self-Service Portal <https://ess-onephilly.phila.gov>

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.

Insurance products are issued by Minnesota Life Insurance Company. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. The company is headquartered in St. Paul, MN. Minnesota Life is solely responsible for the financial obligations under the policies or contracts it issues.

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

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



PREPARE
PROTECT
SECURE

lifebenefits.com

400 Robert Street North, St. Paul, MN 55101-2098
©2025 Securian Financial Group, Inc. All rights reserved.

F75741-14 Rev 1-2025 DOFU 2-2025
4195461