



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.

A full list of your life insurance coverage options is outlined on the next page. To apply for coverage other than what's outlined here, you'll answer a few questions about your health history – along with height and weight.

Within 30 days of initial eligibility

- Associate: Elect up to \$250,000
- Spouse: Elect up to \$30,000

Within 60 days of a qualified family status change

- Associate: Elect or increase your existing coverage; not to exceed \$250,000

During each annual enrollment

- Associate: Increase your existing coverage by up to four \$10,000 increments; not to exceed a new total of \$250,000

Health questions never required

- Enrolling for child and/or associate voluntary AD&D coverage never requires health questions

Once your coverage is effective, you never have to re-enroll to continue your coverage.

Prepared for:



Initial eligibility refers to the first time a person is eligible for coverage. For you, the associate, this is when you're hired and become eligible for benefits.

For your spouse, it's when you become eligible for benefits or within 60 days of a new marriage.



Your basic and optional coverages

Basic coverages (automatically enrolled)

Premiums are paid through a combination of employee and employer contributions

Basic life and AD&D	50% of your annual earnings	<ul style="list-style-type: none"> • Minimum: \$20,000 • Maximum: \$50,000 • Age reductions apply • Includes matching AD&D
Basic dependent life	Spouse: \$2,000 Child: \$2,000	• Children are eligible from live birth until age 26

Optional coverages (employee paid)

Supplemental life	\$10,000 increments	<ul style="list-style-type: none"> • Maximum: \$500,000 • Age reductions apply • To elect coverage for your dependents, you must elect supplemental life coverage for yourself
Associate voluntary AD&D	\$10,000 increments	<ul style="list-style-type: none"> • Maximum: \$500,000 • Age reductions apply
Spousal supplemental life	\$10,000 increments	<ul style="list-style-type: none"> • Maximum: \$100,000 • Coverage cannot exceed 50% of the associate's supplemental life coverage • Age reductions apply
Child supplemental life	\$5,000 or \$10,000	• Children are eligible from live birth until age 26

If your spouse or child is eligible for associate coverage, they cannot be covered as a dependent.

A child may be covered by only one associate.

At age 70, basic life and AD&D, supplemental life, VAD&D and spousal basic and supplemental life coverage reduces to 50 percent of the amount in effect prior to age 70.

Monthly cost of coverage

Associate and spousal supplemental life (rates/\$1,000/month)

Age	Associate/spouse
Under 25	\$0.050
25-29	0.060
30-34	0.080
35-39	0.090
40-44	0.140
45-49	0.170
50-54	0.475
55-59	0.535
60-64	1.240
65-69	1.400
70 and over	2.060

Child term life

One premium provides coverage for all eligible children

\$5,000	\$0.4140 per month
\$10,000	\$0.8004 per month

Voluntary AD&D

Associate	\$0.032 per \$1,000 per month
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Please note, associate and spouse rates increase with age and are subject to change.

Here's how to calculate your premium:

Coverage amount	\$
divided by 1,000	\$
times your rate (based on your age)	\$
Monthly premium	\$

Enroll

Go to Workday online or the app or by calling the Southeastern Freight Lines Benefits Enrollment Center at **1-855-576-9984**.

Questions?

Contact the Southeastern Freight Lines Benefits Enrollment Center at **1-855-576-9984**.

Frequently asked questions

What is term life and voluntary 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.

Voluntary accidental death and dismemberment (VAD&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.



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/sefl-insurance](https://www.securian.com/sefl-insurance)

Do I have to answer health questions?

Enrolling for coverage other than what is outlined on page one 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.

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 Southeastern Freight Lines?

You can continue to be insured under your group term life insurance with Securian beyond active employment without health questions. Premiums are generally higher than those paid by active employees. Associate voluntary AD&D coverage cannot be continued beyond active employment.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Southeastern Freight Lines, 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 issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for the financial obligations under the policies or contracts it issues.

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 subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



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