



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. Applicants previously declined coverage also will be required to answer the health questions.

Within 31 days of initial eligibility

- Employee supplemental: Elect up to the lesser of one times your salary or \$600,000
- Spouse/same-sex life partner: Elect \$5,000
- Child: Elect \$2,000

During each open enrollment

- Employee supplemental: Elect or increase coverage by one times your salary, up to the lesser of three times your salary or \$600,000
- Spouse/same-sex life partner: Elect \$5,000
- Child: Elect \$2,000

Within 31 days of a qualified family status change

- Employee supplemental: Elect or increase coverage by one times your salary

Enrolling for child and/or voluntary AD&D coverage never requires health questions when elected during any of the above events. 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 employee, this is when you're hired and become eligible for benefits.

For your spouse/same-sex life partner, it's when you become eligible for benefits or within 31 days of a new marriage.



Your basic and optional coverages

Basic coverage (automatically enrolled)

Basic term life	\$20,000	• Includes matching AD&D benefit
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Optional coverages

Supplemental term life	1-3x salary, rounded to the next higher \$5,000	• Maximum: \$600,000
Supplemental AD&D	1-3x salary, rounded to the next higher \$5,000	• Maximum: \$600,000
Survivor income benefit (Class 7 only)	Monthly benefit: one-twelfth the employee's salary, rounded to the next higher \$5,000	• Maximum benefit period is 24 months
Dependent term life (Class 7 only)	Spouse/same-sex life partner: \$5,000 Child: \$2,000	• Infants covered for \$2,000 for the first 31 days from birth • Children are eligible from live birth to age 26
Voluntary AD&D (Class 7 only)	Employee Plan: \$10,000 increments from \$20,000 up to \$250,000	<ul style="list-style-type: none"> • Spouse/same-sex life partner and child coverage • is a percentage of the employee's voluntary AD&D amount • Coverage eligibility is determined by your employer's eligibility requirements • Voluntary AD&D coverage may be elected at any time without providing proof of good health • Age reductions apply • Spouse/same-sex life partner maximum: \$150,000 • Child maximum: \$50,000
	Family Plan: Spouse/same-sex life partner: 60% Child: 20%	

If your child is eligible for employee coverage, they cannot be covered as a dependent.
A child may only be covered by one parent.

Beginning at age 70, voluntary AD&D coverage reduces to a percentage of the amount in effect prior to age 70: to 70 percent at age 70, to 45 percent at age 75 and to 30 percent at age 80.

Monthly cost of coverage

Supplemental term life (rates/\$1,000/month)

Age	Employee and spouse
Under 25	\$0.041
25-29	0.051
30-34	0.064
35-39	0.072
40-44	0.092
45-49	0.184
50-54	0.296
55-59	0.449
60-64	0.683
65-69	1.031
70 and over	1.648

Dependent term life (Class 7 only)

\$5,000 spouse/\$2,000 child	\$1.62 per unit per month
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Voluntary AD&D (Class 7 only)

Employee	\$0.028 per \$1,000 per month
Employee and family	\$0.043 per \$1,000 per month

Please note, 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

To enroll, use the Employee Self-Service Portal

ess-onephilly.phila.gov

Name/update beneficiary

Use form in Employee Self-Service Portal

ess-onephilly.phila.gov

Questions?

Contact the Employee Benefits Unit

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 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 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.

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.



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://www.securian.com/philadelphia-insurance)



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