



Active Worker Death Benefits Guide

Active Worker Death Benefits

Concordia Disability and Survivor Plan Basic Life Group Term Insurance (Basic Life)

- Coverage is paid for by your employer.
- Coverage for you, as an active worker, is at least two times your annual salary with a maximum coverage amount of six times your annual salary, up to \$1,750,000 but not less than \$20,000. You can view your exact coverage amount in your member portal.
- Coverage for each enrolled dependent is \$10,000.
- A worker's dependent children may be covered under the Basic Life plan, as long as they are unmarried and younger than age 21. After turning 21, unmarried dependent children may be covered through the end of the month he/she attains age 26, as long as they are full-time students at an accredited educational institution.
- Unmarried dependent children who become totally disabled before age 21 and unmarried dependent children who become totally disabled before age 26 while a student at an accredited educational institution may remain on the Basic Life plan while the disability continues.

Additional Family Protection is Available with Full Cost to the Worker

Accidental Death and Dismemberment Insurance (Not Life Insurance)

- Coverage in the event of death, dismemberment or qualifying event due to an accidental injury.
- Protection ranging from \$25,000 to \$300,000 for a low monthly cost.
- You can enroll yourself, your spouse and your unmarried dependents younger than 21 (26, if a full-time student).
- Double coverage for dependents is not permitted, even if both parents are members. Children can be enrolled under only one parent.
- Go to [ConcordiaPlans.org](https://www.concordiaplans.org) for the percentage of benefits you or your beneficiaries receive for impairment or loss of life.

Supplemental Term Life Insurance

- Provides term life insurance in addition to the Concordia Disability and Survivor Plan Basic Life coverage.
- Guaranteed coverage for new workers if enrolled within 60 days of initial eligibility (effective on the date of election).
 - > Worker can elect up to \$200,000 of worker coverage without a medical examination and with a maximum of \$500,000.
 - > Worker can elect up to \$25,000 of spousal coverage without a medical examination and with a maximum of \$150,000.
 - > Worker can elect either \$5,000 or \$10,000 of coverage for a dependent child.
- Guaranteed coverage after qualified life-changing events (e.g. marriage, birth), if elected within 60 days of the event. A worker can elect for the first time or increase his/her existing coverage by \$50,000, provided the resulting amount of worker coverage does not exceed the guaranteed issue amount of \$200,000.
- Evidence of Insurability is needed when applying for amounts higher than those listed above and past the days of eligibility.
- Go to [ConcordiaPlans.org](https://www.concordiaplans.org) for information about the Securian Supplemental Life Insurance option for maximum coverage and rates.