



Workers enrollment in the Concordia Disability and Survivor Plan

Voluntary life and accidental death and dismemberment (AD&D) insurance

Insurance products issued by: Minnesota Life Insurance Company

Protect your family's financial future



Sign up for guaranteed life insurance

As your life, career and/or family changes, you have an opportunity to elect group life insurance without answering health questions. Elections above the amounts listed below or outside of your enrollment event will require you to demonstrate your good health, also known as evidence of insurability (EOI).

Within 60 days of initial eligibility (new hire, new spouse and/or child)

- Worker: Elect up to \$200,000
- Spouse: Elect up to \$25,000
- Child: All coverage options are available for you to elect
- Accidental death and dismemberment (AD&D): All coverage options are available for you to elect

Within 60 days of a qualified family status change

- Worker: Elect life insurance for the first time or increase your existing coverage by one increment of \$50,000, not to exceed \$200,000
- Spouse: Elect up to \$25,000
- Child: All coverage options are available for you to elect
- AD&D: All coverage options are available for you to elect

Once your coverage is effective, you never have to re-enroll to continue your coverage(s). Applicants previously declined coverage must also provide EOI.



Your basic and optional coverages

CDSP benefits (premium contributions for basic coverage are paid by the employer)

Basic term life CDSP lump-sum death benefit	2x annual compensation,* plus an additional 1x compensation* for every dependent child enrolled in the Concordia Disability and Survivor Plan (CDSP)	<ul style="list-style-type: none"> • Maximum coverage: 6x annual compensation,* not to exceed \$1,750,000
Basic spouse term life For spouses enrolled in the CDSP	\$10,000	
Basic child term life For dependent children enrolled in the CDSP	\$10,000	

Elect the following (premium contributions for supplemental coverage are paid by the worker)

Voluntary life	\$50,000 increments	<ul style="list-style-type: none"> • Maximum voluntary life: \$500,000
Spouse voluntary life For spouses enrolled in the CDSP	\$25,000 increments	<ul style="list-style-type: none"> • Maximum coverage: \$150,000
Child term life For dependent children enrolled in the CDSP	\$5,000 or \$10,000	<ul style="list-style-type: none"> • Children eligible from live birth to age 26

Optional coverages

Accidental death and dismemberment (AD&D)	Worker only: \$25,000 increments, up to the plan maximum of \$300,000	<ul style="list-style-type: none"> • Visit ConcordiaPlans.org/myaccount to enroll.
	Worker and family: Your spouse and enrolled children will be covered at a percentage of the amount you elect for yourself; maximum coverage is \$150,000 for spouse and \$45,000 for children <ul style="list-style-type: none"> • Spouse (with children): 40% • Spouse (no children): 50% • Each child (with spouse): 10% • Each child (no spouse): 15% 	

*As reported by your employer

Monthly cost of coverage

Please note, rates increase with age.

Worker voluntary life (rates/\$1,000/month)

Age	Non-nicotine	Nicotine
Under 25	\$0.035	\$0.061
25-29	0.042	0.074
30-34	0.056	0.098
35-39	0.063	0.110
40-44	0.070	0.123
45-49	0.105	0.184
50-54	0.161	0.282
55-59	0.301	0.527
60-64	0.462	0.809
65-69	0.889	1.556
70 and over	1.442	2.524

Spouse voluntary life (rates/\$1,000/month)

Age	Non-nicotine	Nicotine
Under 25	\$0.045	\$0.079
25-29	0.054	0.095
30-34	0.072	0.126
35-39	0.081	0.142
40-44	0.090	0.158
45-49	0.135	0.236
50-54	0.207	0.362
55-59	0.387	0.677
60-64	0.594	1.040
65-69	1.143	2.000
70 and over	1.854	3.245

A nicotine user is defined as an individual who has used nicotine in any form during the past 12 months or is currently using nicotine in any form. If a nicotine status is not designated, premiums will be deducted at nicotine rates.

AD&D

Worker only	\$0.026 per \$1,000
Worker and family	\$0.038 per \$1,000

Child term life

One premium provides coverage for all eligible children

\$5,000	\$0.50 per month
\$10,000	\$1.00 per month

All rates are subject to change.

Enrollment instructions and frequently asked questions are on the next page

Here's how to calculate your monthly premium:

Total worker voluntary life coverage amount \$ _____

÷ 1,000 \$ _____

× your rate (based on your age and nicotine status) \$ _____

= Monthly premium \$ _____

Frequently asked questions

Q. What is term life and AD&D insurance?

A. Group term life insurance is a simple, cost-effective way to provide an extra level of financial protection for your family during your working years. Beneficiaries receive funds to help with their everyday living expenses – such as mortgage payments or medical bills, education expenses, your funeral costs and more – so they can continue to live the lifestyle they live today.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection should you or a family member become dismembered due to a covered accident – whether it occurs at work or elsewhere.

Q. What is evidence of insurability (EOI)?

A. When EOI is required to demonstrate your good health, you'll be directed to Securian Financial's website and asked three health questions along with height and weight. You simply answer these questions online; it's not something you bring to your doctor. Nearly 60 percent of applicants will receive immediate notification of approval. Occasionally, Securian will ask for additional information, which may include requesting medical records from your doctor. If your application is denied, you will not lose any existing coverage.

Q. Can I take my coverage(s) with me if I leave Concordia Plans?

A. If you are no longer eligible for coverage as an active worker, you may be eligible to port your group life and AD&D insurance coverage, or you may convert your life coverage to an individual life insurance policy. Premiums may be higher than those paid by active workers.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to Concordia Plan Services. 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.

Products offered under policy form series MHC-97-130010T and 02-30475T.

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.

Ready to enroll?

Go to the Benefits Management Quick Link at ConcordiaPlans.org/myaccount



Need some guidance to find the life insurance amount that's right for you?

Use your personal benefits decision tool, Benefit Scout®, to learn more about your life insurance benefits and ask questions. Visit LifeBenefits.com/ConcordiaPlans



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RETIREMENT

lifebenefits.com

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