

Take advantage of the
guaranteed-issue opportunity
available during annual enrollment,

**October 16 to
November 13, 2017!**



YOUR ENROLLMENT WINDOW IS NOW OPEN.

Guaranteed coverage opportunity during annual open enrollment

The following coverage options are available without providing Evidence of Insurability (EOI) if elected during annual open enrollment:

- **Employees** - Current Optional Term Life participants may increase coverage by one \$25,000 increment to the plan maximum of \$300,000
- **Child** - Elections are guaranteed during annual open enrollment
 - Spouse - EOI is required.
 - EOI is required for elections by employees not already insured under the Optional Term Life plan, those increasing existing coverage by more than \$25,000 and those previously declined coverage. EOI is also required for spouse coverage election

**TO ENROLL DURING
THE OPEN ENROLLMENT
PERIOD GO TO:**

broward.org/benefits

Protect your family from the unexpected loss of your life and income during your working years.

Basic coverage



Basic Term Life and AD&D

As a benefit eligible employee of Broward County, you are automatically enrolled in Basic Term Life.

\$25,000

Includes matching AD&D benefit

Cost of coverage per pay period*

Optional Term Life and AD&D

Age	Rate per \$1,000
Under 30	\$0.042
30-34	0.054
35-39	0.060
40-44	0.065
45-49	0.090
50-54	0.131
55-59	0.232
60-64	0.355
65-69	0.623
70 and over	0.965

Rates increase with age.

Additional features

Beyond paying a benefit in the event of your death, your group life insurance has other important features:

- **Accidental Death and Dismemberment (AD&D)** – Provides beneficiaries with additional financial protection if an insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.
- **Take your coverage with you** – If you are no longer eligible for coverage as an active employee, you may be eligible to port your group life insurance coverage or you may convert your coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.
- **Early benefit payments if diagnosed as terminally ill** – If an insured person becomes terminally ill with a life expectancy of 12 months or less, he/she may request early payment of up to 100 percent of the life insurance amount.
- **No premiums if you become disabled** – If you become totally disabled before age 64, life insurance premiums may be waived.

Spouse/Domestic Partner Term Life

\$1.44 per pay period*

Child Term Life

\$1.44 per pay period*

All rates are subject to change.

* All rates are listed as bi-weekly pay periods.


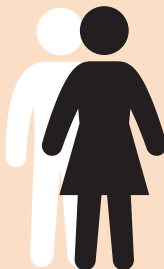



Here's the easy math to your premium per pay period*:

36 year old selecting \$100,00 in coverage:

Total coverage you need	<u>\$100,000</u>
÷ 1,000	<u>100</u>
x your rate	<u>\$ 0.060</u>
=	
Premium per pay period*	<u>\$6.00</u>

ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

Coverage options		
Optional Term Life and AD&D	Spouse/Domestic Partner (DP) Term Life	Child Term Life
<p>\$25,000 increments</p> <p>Maximum coverage: \$300,000</p> <p>Includes matching AD&D benefit</p>  <p>ELECT</p>	<p>\$12,500</p> <p>Employee must be enrolled in the Optional Term Life and AD&D to elect spouse/dp coverage</p>  <p>ELECT</p>	<p>\$12,500</p> <p>Children eligible from live birth to age 26</p> <p>Employee must be enrolled in the Optional Term Life and AD&D to elect child coverage</p>  <p>ELECT</p>

Evidence of insurability is required if electing Optional Term Life or Spouse/Domestic Partner Term Life for the first time or if previously declined.



QUESTIONS?

For more detailed information, visit LifeBenefits.com/plandesign/browardcounty

Contact Broward County Employee Benefits Human Resources at **954-357-6700** or email benefits@broward.org.

Have you elected a beneficiary? LifeSuite Services

Are your beneficiary designations up-to-date?

Protecting your family's financial security through life insurance is a loving gift. Important events such as marriage, birth/adoption of children, divorce or death may change how you want your life insurance benefit paid. Keep your beneficiary designations up-to-date.

Choosing a beneficiary

Your beneficiary can be a person, a charity, a trust, or your estate. You can split the benefit among multiple beneficiaries as long as the total percentage of the proceeds equal 100 percent.

- **Primary beneficiary** – The person(s) named will receive the benefit. If any named beneficiary is not living at the time of claim, the benefit will be split among any remaining primary beneficiaries before it is paid to a contingent beneficiary.
- **Contingent beneficiary** – If the primary beneficiaries are no longer living, the benefit is paid to this person or persons.
- **Default beneficiary** – If you do not name a beneficiary, policy benefits will be paid to the default beneficiary listed in the certificate of insurance.

Can I name someone living in another country?

Yes. If your beneficiary lives outside of the U.S., please be sure your designation information is complete, with full name, address and, if available, email address.

Can I designate a minor?

Minors cannot directly receive life insurance proceeds, however, there are a number of ways they can be used and managed for minor children. To determine the best approach for your life insurance benefits, you should consult an estate planning attorney.

Make sure your life insurance beneficiary is up to date

- Visit **LifeBenefits.com**
- Enter your User ID and password to verify or update your current beneficiary designation

If you require assistance logging on, use the log on help function.

To meet your life needs.

Life happens. When it does – turn to your LifeSuite services. These services are designed to help you in times of need and are only a click or a call away.

These services are available to you with no additional premium cost or enrollment required.

Legal, financial and Grief

Access one or all to meet your needs:

- Unlimited telephonic guidance and consultation with professionals in each area
- Comprehensive web and mobile resources
- Thirty-minute face-to-face consultation with an attorney for each unique legal issue
- Contact LifeWorks at 1-877-849-6034 or visit **LifeWorks.com** (user name: lfg, password: resources)

Travel Assistance

Available 24/7/365 for personal or business travel when 100+ miles from home:

- Medical professional locator services
- Assistance replacing lost or stolen luggage, medication, or other critical items
- Medical or security evacuation
- Medically necessary repatriation
- Repatriation of mortal remains
- Visit **LifeBenefits.com/travel** or call **1-855-516-5433** in the U.S. and Canada. From other locations, you can call collect to **+1-415-485-4677**.

Legacy Planning

Access to a variety of information and resources to work through end-of-life issues:

- End-of-life planning
- Final arrangements
- Important directives
- Express Assignment™ for expedited funeral home assignments

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to Broward County. 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.

Services provided by LifeWorks US, Inc. and RedpointWTP LLC are their sole responsibility. The services are not affiliated with Securian or its group contracts and may be discontinued at any time. Certain terms, conditions and restrictions may apply when utilizing the services.

Insurance products are underwritten by Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc. Products offered under policy form series MHC-96-13180.9.