



# Life INSURANCE



## Guaranteed coverage opportunity when newly eligible

As a new employee of Cook County, you are eligible to participate in the Group Term Life Insurance program.

You may elect the lesser of **3x your annual earnings or \$500,000** without providing proof of good health, also known as evidence of insurability (EOI), as long as you take action within 31 days of your date of hire. You may elect coverage greater than this amount, but you must submit EOI.



QUESTIONS?

Call **1-877-491-5269**

## TO ENROLL:

Visit [LifeBenefits.com](http://LifeBenefits.com) and log in using your user ID and password.

User ID: CCIL + your Employee ID.

Initial password: Your eight-digit date of birth (MMDDYYYY) + the last four digits of your Social Security number. If you have questions about enrolling online, call 1-877-491-5269.

## Coverage options

### County-paid coverage



#### Basic Term Life

**1x annual earnings**

(rounded to the next higher \$1,000)

Maximum coverage: **\$750,000**

### Elect the following



#### Supplemental Term Life

Increment Option: Elect in increments of

**\$1,000**

Earnings Multiple Option: Elect multiples of

**1 to 5x** annual earnings

Maximum coverage: **\$500,000** or

**5x** annual earnings, whichever is less

## Additional features

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

- **Take your coverage with you** – If you are no longer eligible for coverage as an active employee, you may port your group life insurance coverage (ported coverage ends at age 80) or you may convert your life 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 24 months or less, he/she may request early payment of up to 100 percent of the life insurance amount, up to a maximum of \$1,000,000 (Basic and Supplemental combined).

## Monthly cost of coverage

### Supplemental Term Life

Age	Rate per \$1,000
Under 25	\$0.146
25-29	0.173
30-34	0.232
35-39	0.261
40-44	0.290
45-49	0.437
50-54	0.520
55-59	0.520
60-64	0.520
65-69	0.520
70-74	0.520
75 and over	0.520

Rates increase with age and are subject to change.

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

Insurance products are issued by Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc. Product availability and features may vary by state. Products offered under policy form series MHC-96-13180.12.

Securian Financial Group, Inc.

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