



Explore the benefits of life insurance

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 three questions about your health history – along with height and weight.

Within 30 days of initial eligibility

- Employee: One to five times your annual base salary; not to exceed \$750,000
- Spouse: Elect up to \$50,000

During each annual enrollment and within 30 days of a family status change

- Employee: One times your annual base salary or increase your existing coverage by one times your annual base salary; not to exceed a new total of \$750,000

Health questions never required

- Enrolling for child coverage and/or additional AD&D coverage never requires health questions

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, it's when you become eligible for benefits or within 30 days of a new marriage.



Your basic and optional coverages

Basic coverage (automatically enrolled)

Basic term life	1x your annual base salary	<ul style="list-style-type: none"> • Maximum: \$750,000
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Optional coverages

Additional life	1-5x your annual base salary	<ul style="list-style-type: none"> • Maximum: \$1,000,000 (when combined with basic term life)
Dependent spouse life	\$10,000 increments	<ul style="list-style-type: none"> • Maximum: \$100,000 • Coverage may not exceed the total amount of employee coverage
Dependent child life	\$5,000 increments	<ul style="list-style-type: none"> • Maximum: \$20,000 • Coverage may not exceed the total amount of employee coverage • Children are eligible from live birth until age 26
Additional AD&D	Employee plan: 1-5x annual base salary	<ul style="list-style-type: none"> • Employee AD&D maximum: \$1,000,000 • Spouse AD&D maximum: \$600,000 • Child(ren) AD&D maximum: \$25,000
Employee + family additional AD&D	Family plan: Spouse and child coverage is a percentage of the employee's additional AD&D amount Spouse (with children): 50% Spouse (no children): 60% Each child (with spouse): 5% Each child (no spouse): 10%	

If you are married to a Maricopa County employee, you are not eligible to elect spouse life coverage unless your spouse is not eligible for benefits. If you are married to a Maricopa County employee, your dependent child(ren) can only be covered by one of you under the county's group policy.

Monthly cost of coverage

Deductions occur over 26 pay periods per year

Employee/spouse life

Rate per \$1,000 per month

Age	Non-tobacco user	Tobacco user
Under 25	\$0.029	\$0.047
25-29	0.035	0.051
30-34	0.046	0.058
35-39	0.051	0.099
40-44	0.067	0.141
45-49	0.109	0.280
50-54	0.167	0.516
55-59	0.284	0.526
60-64	0.480	0.815
65-69	0.692	0.997
70 and over	1.281	1.638

Child life One premium provides coverage for all eligible children

\$0.100 per \$1,000 per month

Additional AD&D

Employee only	\$0.020 per \$1,000 per month
Employee + family	\$0.035 per \$1,000 per month

Please note, employee and spouse rates increase with age and are subject to change.

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

**Enrollment instructions
and frequently asked
questions are on the
next page**

Here's how to calculate your premium per pay period:

Rate (based on age) \$ _____

X coverage amount \$ _____

÷ 2167

= Premium per
pay period \$ _____



Need some guidance on how much life insurance you need?

Use Securian Financial's online benefits-decision tool, Benefit Scout®. By answering a few simple questions about your family and finances, you can determine the coverage that meets your needs.

Visit LifeBenefits.com/Scout2

Frequently asked questions

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

A. 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.

Q. Do I have to answer health questions?

A. Enrolling for coverage other than what is outlined on page one will require that you answer three 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 questions and it will not affect any coverage you already have.

Q. Can I take my coverage with me if I leave Maricopa County?

A. 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 Securian Life Insurance Company to Maricopa 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.

Products are offered under policy form series 14-31700 and 14-31900.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.

Enroll

Enroll online via Workday

Questions?

Call Maricopa County Employee Benefits Division at **602-506-1010**



INSURANCE
INVESTMENTS
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lifebenefits.com

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