



Workers enrollment in the Concordia Disability and Survivor Plan
Supplemental life and accidental death and dismemberment (AD&D) insurance

Insurance products issued by:
 Minnesota Life Insurance Company

Protect your family’s financial future

Supplemental life and AD&D insurance

Supplemental term life insurance benefits through your employer can help protect your family’s financial future against the unexpected loss of life, and income, during your working years.

Prepared for:



Special one-time opportunity during benefits enrollment November 4-15, 2024

Enhance your life insurance protection without health questions

- Worker: Enroll for \$50,000 or increase your existing coverage by \$50,000; not to exceed a new total of \$200,000.
- Child voluntary life and AD&D coverage can also be elected without answering health questions.

Basic life insurance coverages (Provided by your employer and automatically enrolled)

Basic term life insurance	A minimum of 2x your annual compensation*	• Maximum coverage can vary. Please refer to your certificate of insurance .
Basic spouse term life insurance	\$10,000	• For spouses enrolled in the CDSP
Basic child term life insurance	\$10,000	• For dependent children enrolled in the CDSP

Optional coverages

Supplemental life insurance	\$50,000 increments	• Maximum: \$500,000
Spouse voluntary life insurance	\$25,000 increments	• Maximum: \$150,000 • For spouses enrolled in the CDSP
Child voluntary life insurance	\$5,000 or \$10,000	• Children are eligible from birth until age 26 • For dependent children enrolled in the CDSP
Accidental death & dismemberment insurance	Worker plan: \$25,000 increments Family plan: Spouse and child coverage is a percentage of the worker’s supplemental AD&D amount Spouse (with children): 40% Spouse (no children): 50% Each child (with spouse): 10% Each child (no spouse): 15%	• Worker AD&D maximum: \$300,000 • Spouse AD&D maximum: \$150,000 • Child(ren) AD&D maximum: \$45,000

*As reported by your employer.

Monthly cost of coverage

Worker supplemental life insurance (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 insurance (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

Child voluntary life insurance

One premium provides coverage for all eligible children

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

AD&D insurance (rates/\$1,000/month)

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

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

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.

Learn more

Visit Securian's educational microsite to learn more about naming beneficiaries, the experience of applying for coverage that requires health questions and much more.

Visit securian.com/ConcordiaPlans-life-insurance

Enroll

Go to the Benefits Management quick link at ConcordiaPlans.org/myaccount.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to The Lutheran Church - Missouri Synod and 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.

Insurance products are issued by Minnesota Life Insurance Company. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. The company is headquartered in St. Paul, MN. Minnesota Life is solely responsible for the financial obligations under the policies or contracts it issues.

Products are 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.



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