



**UPS — The Flexible Benefits Plan  
Group term life and AD&D insurance**

Insurance products issued by:  
Securian Life Insurance Company

## **Protect your family's financial future**

Enroll in your group life insurance plan





## Take advantage of guaranteed coverage options

During your initial eligibility period, you may elect the following coverages on yourself and family without evidence of insurability (EOI):

- **Employee:** 4x base annual earnings or \$500,000, whichever is less
- **Spouse:** \$50,000
- **Child:** All guaranteed

Coverage elections outside of this time period or above the amounts listed will require EOI.

### Enroll

Enroll online at [upsers.com](https://upsers.com)

### Questions?

Contact the UPS Benefits Resource Center at **1-844-877-8588**

### Why do I need life insurance?

**Group term life insurance** provides affordable insurance protection during your working years. It provides an additional level of financial protection alongside your personal savings, individual life insurance and Social Security benefits. Group term life insurance allows you the flexibility to increase your coverage when your family's need for financial protection is the greatest and to lower your coverage when your financial commitments decrease.

Beneficiaries receive funds to help with their everyday living expenses — such as mortgage payments or medical bills — education expenses, your funeral costs and more.

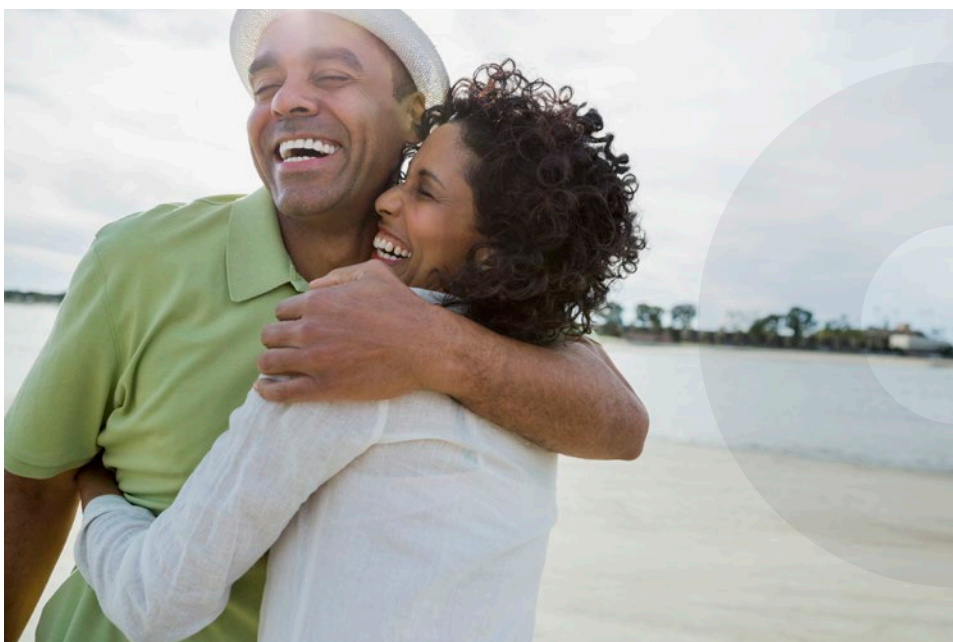
Your family is everything — and group term life insurance can help protect their financial future so you can enjoy everyday moments in the here and now.

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

## Your basic and supplemental coverages

| Basic coverages (automatically enrolled) |   |  |
|--|---|--|
| ✓ Basic term life and AD&D               | 1x base annual earnings   | <ul style="list-style-type: none"> <li>Maximum: <b>\$1,000,000</b></li> <li>Matching AD&amp;D benefit</li> </ul>   |
| ✓ Basic dependent term life              | Spouse: <b>\$2,000</b><br>Child: <b>\$2,000</b>   |  |
| Optional coverages                       |   |  |
| + Supplemental employee term life        | 1-8x base annual earnings   | <ul style="list-style-type: none"> <li>Maximum coverage: <b>\$2,000,000</b></li> </ul>   |
| + Supplemental spouse term life          | <b>\$25,000</b> increments  | <ul style="list-style-type: none"> <li>Maximum <b>\$250,000</b> not to exceed 100 percent of employee's coverage</li> </ul>  |
| + Child term life                        | <b>\$10,000</b> increments  | <ul style="list-style-type: none"> <li>Child eligible until age 26</li> <li>Maximum coverage: <b>\$30,000</b></li> </ul>   |
| + Voluntary AD&D                         | Employee plan:<br><b>1-8x</b> base annual earnings  | Maximum coverage: <ul style="list-style-type: none"> <li>Employee: <b>\$2,000,000</b></li> <li>Spouse: <b>\$1,400,000</b></li> <li>Child: <b>\$50,000</b></li> </ul> |
|  | Family plan: <ul style="list-style-type: none"> <li>Spouse/DP (with children): <b>60%</b></li> <li>Spouse/DP (no children): <b>70%</b></li> <li>Each child (with spouse/DP): <b>25%</b></li> <li>Each child (no spouse/DP): <b>50%</b></li> </ul> |  |

If your spouse or child is eligible for coverage as an employee, they cannot be covered as a dependent.



### Need some guidance?

Benefit Scout™ provides information and tools to help you understand and make decisions about your benefits. This tool is available at [LifeBenefits.com/ups](https://LifeBenefits.com/ups) or scan the QR code below





## Monthly cost of coverage

Rates increase with age.

| Supplemental employee and spouse term life (rates/\$1,000/month) |                  |              |
|--|------------------|--------------|
| Age  | Non-tobacco rate | Tobacco rate |
| Under 35   | \$0.031          | \$0.045      |
| 35-39  | 0.035            | 0.051        |
| 40-44  | 0.051            | 0.081        |
| 45-49  | 0.091            | 0.142        |
| 50-54  | 0.158            | 0.223        |
| 55-59  | 0.255            | 0.366        |
| 60-64  | 0.427            | 0.614        |
| 65-69  | 0.742            | 1.061        |
| 70-74  | 1.391            | 1.995        |
| 75-79  | 2.204            | 3.162        |
| 80-84  | 3.102            | 4.452        |
| 85-89  | 4.463            | 6.401        |
| 90-94  | 6.468            | 9.280        |
| 95-99  | 7.628            | 10.803       |

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.

| Supplemental AD&D    |                               |
|----------------------|-------------------------------|
| Employee only:       | \$0.021 per \$1,000 per month |
| Employee and Family: | \$0.035 per \$1,000 per month |

| Child term life   |
|---|
| One premium provides coverage for all eligible children |
| \$0.062 per \$1,000 per month                           |

All rates are subject to change.



## Here's the easy math to your monthly premium:

Total coverage  
you need \$ \_\_\_\_\_

÷ 1,000 \$ \_\_\_\_\_

x your rate \$ \_\_\_\_\_

=

Monthly premium \$ \_\_\_\_\_

## How much life insurance do I need?

Check out our life  
insurance calculator at  
[LifeBenefits.com/insuranceneeds](https://LifeBenefits.com/insuranceneeds)

## 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 life coverage to an individual life insurance policy. Premiums may be 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 United Parcel Service of America, Inc. 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 active at work requirement of the policy for employees and the hospitalization confinement provision for dependents.

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 affiliates.



INSURANCE  
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[lifebenefits.com](https://lifebenefits.com)

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F89400-1 Rev 9-2019 DOFU 7-2018  
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SEC-0069