



Staffmark Group  
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



**Staffmark**  
**Group**



## Guaranteed coverage options during each open enrollment

During each open enrollment period, you may elect from the following coverage options without providing evidence of insurability (EOI):

### Employee:

- Increase coverage from 1x annual salary to 2x annual salary or from 2x to 3x
  - The elected multiple of salary is not to exceed \$500,000
  - E.g., \$200,000 salary cannot be increased from 2x to 3x annual salary on a guaranteed basis because 3x salary exceeds \$500,000
  - EOI would be required for that election.

### Spouse:

- Increase existing coverage by \$10,000; not to exceed \$50,000

### Always guaranteed:

- Child: Elections never require EOI
- Voluntary AD&D: Elections never require EOI

Employee and spouse elections made outside of open enrollment or exceeding these amounts require EOI.

### Enroll

Enroll online at [Benefitfocus](#)

### Questions?

Email [askbenefits@staffmarkgroup.com](mailto:askbenefits@staffmarkgroup.com) or call 866-765-7544, option 2

### 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 die or become dismembered due to a covered accident – whether it occurs at work or elsewhere.



## Your voluntary supplemental coverage options

In addition to the basic amount of term life and AD&D insurance for which you are automatically enrolled, the following options are available for you to elect.

### Optional coverages

	<b>Supplemental employee life</b>	<b>1x, 2x, 3x, 4x</b> or <b>5x</b> annual salary	<ul style="list-style-type: none"><li>• Maximum coverage: <b>\$1,000,000</b></li></ul>
	<b>Supplemental spouse life</b>	<b>\$10,000</b> increments	<ul style="list-style-type: none"><li>• Maximum coverage: <b>\$250,000</b></li><li>• Not to exceed employee's total life insurance coverage amount</li></ul>
	<b>Supplemental child life</b>	\$10,000	<ul style="list-style-type: none"><li>• Not to exceed employee's supplemental life amount</li><li>• Eligibility: Live birth to 26 years</li></ul>
	<b>Voluntary Employee AD&amp;D</b>	<b>\$10,000</b> increments to <b>\$100,000</b> or <b>\$200,000</b> or <b>\$250,000</b>	

Employee must be insured for supplemental coverage to elect coverage for spouse and children.

If your spouse or child is eligible for coverage as an employee, they cannot be covered as a dependent. And a child may be covered by only one parent.

Beginning at age 65, employee and spouse coverage reduces to a percentage of the amount in effect prior to age 65: to 65 percent at age 65, to 50 percent at age 70.

Beginning at age 65, voluntary AD&D coverage reduces to a percentage of the amount in effect prior to age 65: to 65 percent at age 65, to 50 percent at age 70 and to 25 percent at age 75.



### Find the insurance that's right for you

Use our online benefits decision tool, Benefit Scout™, to learn more about your insurance benefits. By answering a few simple questions, you can determine the coverage that meets your needs and budget.

Auto Talent employees:

[LifeBenefits.com/StaffmarkAuto](https://LifeBenefits.com/StaffmarkAuto)

All others:

[LifeBenefits.com/Staffmark](https://LifeBenefits.com/Staffmark)



## Monthly cost of coverage

Employee and spouse rates increase with age

Supplemental employee life	
Age	Rate/\$1,000/month
Under 25	\$0.037
25-29	0.044
30-34	0.058
35-39	0.066
40-44	0.079
45-49	0.123
50-54	0.211
55-59	0.332
60-64	0.482
65-69	0.927
70 and over	1.504

Supplemental spouse life	
Age	Rate/\$1,000/month
Under 25	\$0.050
25-29	0.060
30-34	0.080
35-39	0.090
40-44	0.108
45-49	0.168
50-54	0.289
55-59	0.455
60-64	0.660
65-69	1.270
70 and over	2.060

### Supplemental child life

\$0.047 per \$1,000 per month

### Voluntary employee AD&D

\$0.025 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 \$ \_\_\_\_\_

### 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 Staffmark Group. 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 for employees and the hospitalization confinement provision for dependents.

Insurance products are underwritten by Securian Life Insurance Company, an affiliate of Securian Financial Group, Inc. 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.



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[lifebenefits.com](http://lifebenefits.com)

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