



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

Within 31 days of initial eligibility

- Basic term life: All coverage is guaranteed; you are automatically enrolled
- Additional term life: Elect up to two times your base annual earnings; not to exceed \$300,000

Once your coverage is effective, you never have to re-enroll to continue your coverage.

Prepared for:

**Detroit Public
Schools
Community District**



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.



Your basic and optional coverages

Basic coverage (automatically enrolled)

Basic term life	Class 1: \$10,000 Class 2: \$25,000 Class 3: \$25,000	• Your amount of coverage is determined by CBA
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Optional coverage

Employee supplemental term life	1-5x your base annual earnings	• Maximum: \$750,000
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Beginning at age 70, employee additional term life coverage reduces to 50 percent of the amount in effect.

Monthly cost of coverage

Employee additional term life (rates/\$1,000/month)

Age	Rate
Under 25	\$0.050
25-29	0.051
30-34	0.051
35-39	0.065
40-44	0.086
45-49	0.129
50-54	0.200
55-59	0.323
60-64	0.423
65-69	0.810
70-74	1.310
75 and over	2.060

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

Here's how to calculate your premium:

Coverage amount	\$
divided by 1,000	\$
times your rate (based on your age)	\$
Monthly premium	\$

Enroll

Visit: detroitk12.bswift.com.

Questions?

For enrollment or benefit questions, contact the DPSCD Benefits Solution Center at **1-888-447-9038**.

Frequently asked questions

What is term life insurance?

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.

Do I have to answer health questions?

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

What should I know about naming a beneficiary?

Naming a beneficiary, and keeping it up to date with life's changes, can help ensure any proceeds are paid according to your wishes and without delay. You can name a person, charity, trust or your estate. You can also break up the payout by percentage. Beneficiary changes can be made anytime throughout the year.

Can I take my coverage with me if I leave Detroit Public Schools Community District?

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.



Evaluate your insurance needs

Visit Benefit Scout® to learn more about your insurance options, ask questions and determine your needs.

Visit LifeBenefits.com/Scout2

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to Detroit Public Schools Community District. 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-50062.

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