

Welcome to Minnesota Life

-Administered by Ochs, Inc.

Effective Nov. 1, 2011 the basic life insurance provided by your employer will be carried over to Minnesota Life.

For more information on the financial soundness and claims-paying ability of Minnesota Life, visit www.minnesotalife.com.

Plan features

- **Conversion** - You have the option to convert your group life coverage to an individual life policy within 31 days of termination or retirement. Premiums will be higher than those paid by active employees. Request rates and an application from your HR Department or Ochs, Inc..
- **Accidental Death and Dismemberment (AD&D)** - Provides an additional insurance benefit if death results from an accident, or pays a benefit if there is a loss from an injury as defined in the plan.
- **Waiver of Premium** – If you become disabled before age 60, your life insurance premiums may be waived until retirement, recovery, or age 65.
- **Accelerated Death Benefit** - If you become terminally ill with 12 months or less to live, you may request early payment of up to 100 percent of your life insurance amount.

Complete a Beneficiary Form

Naming a beneficiary is an important right of life insurance ownership. Your beneficiary designation determines who will receive your life insurance benefit if you were to die. Obtain a Beneficiary Designation form from your employer .

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life to the policyholder. 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.

Basic Term Life and Accidental Death and Dismemberment (AD&D)

- **A \$10,000 benefit is automatically provided to all benefit eligible employees**
- **AD&D benefit matches the basic term life benefit**
- **All coverage is Guaranteed – no health questions asked**

Additional Services

This plan includes the following services at no additional cost to provide support and resources for life's everyday and extraordinary needs.

- **Travel Assistance** – Access to emergency travel assistance service provided by Europ Assistance USA. More information is available at www.lifebenefits.com/travelassistance or by calling 1-877-708-6992.
- **Legal Services and Will Preparation** – Services provided by Ceridian LifeWorks. Additional information is available at www.lifeworks.com: Username: **will**, Password: **preparation** or by calling 1-877-849-6034.
- **Legacy Planning** – Final arrangement services provided by Minnesota Life. More information available online at www.LegacyPlanningServices.com.
- **Beneficiary Financial Counseling** – Beneficiaries may choose to use independent beneficiary counseling services from PricewaterhouseCooper LLP (PwC).

Questions:

Contact Ochs, Inc. at (800) 392-7295 M-F 8:00 am to 4:30 pm central time, or email questions to ochs@ochsinc.com. A representative is available to help you.

OCHS INC.

A Securian Company

400 Robert Street North, St. Paul, MN 55101
www.minnesotalife.com

MINNESOTA LIFE