

## Explore the benefits of life insurance

### 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 three questions about your health history — along with height and weight. Applicants previously declined for coverage will be required to answer the health questions.

#### Within 31 days of initial eligibility

- Employee: One to three times your base annual earnings; not to exceed \$500,000
- Spouse/domestic partner: \$50,000

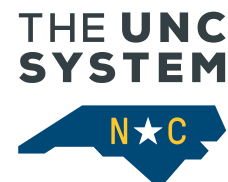
#### During each annual enrollment and within 31 days of a family status change

- Employee: Currently enrolled may increase your existing coverage by one times your base annual earnings; not to exceed a new total of three times your base annual earnings or \$500,000
- Spouse/domestic partner: Currently enrolled may increase your spouse/domestic partner existing coverage by one increment not to exceed a new total of \$50,000.

#### Health questions never required

- Enrolling for child coverage never requires health questions

Prepared for:



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.

For your spouse/domestic partner, it's when you become eligible for benefits or within 31 days of a new marriage.



## Your voluntary coverages

<b>Employee voluntary life</b>	1x-8x your base annual earnings	<ul style="list-style-type: none"><li>• Maximum: \$1,000,000</li><li>• Guarantee Issue: lessor of 3x salary or \$500,000.</li><li>• Includes matching AD&amp;D benefit</li></ul>
<b>Spouse/domestic partner voluntary life</b>	Option 1: \$10,000 Option 2: Increments of \$25,000	<ul style="list-style-type: none"><li>• Maximum: \$250,000</li><li>• Guarantee issue: 1 increment or \$50,000</li><li>• Coverage may not exceed 100% of the amount of the employee's voluntary term life coverage</li></ul>
<b>Child voluntary life</b>	\$10,000	<ul style="list-style-type: none"><li>• Children are eligible from live birth until age 26</li><li>• You must be enrolled as an employee to apply for coverage for your child(ren)</li></ul>

If your child is eligible for coverage as an employee, they cannot be covered as your dependent. A child may be covered by only one employee.

## Monthly cost of coverage

### Employee/spouse/domestic partner voluntary life insurance (rates/\$1,000/month)

Age	Employee	Spouse/domestic partner
Under 25	\$0.040	\$0.023
25-29	0.044	\$0.027
30-34	0.049	\$0.032
35-39	0.055	\$0.038
40-44	0.063	\$0.046
45-49	0.087	\$0.070
50-54	0.135	\$0.118
55-59	0.221	\$0.204
60-64	0.351	\$0.334
65-69	0.633	\$0.616
70-74	1.001	\$0.984
75-79	1.253	\$1.236
80 and over	1.830	\$1.813

### Voluntary child life One premium provides coverage for all eligible children

\$10,000	\$0.50 per month
----------	------------------

Please note, rates are subject to change.

## Here's how to calculate your monthly premium:

Salary multiple selected \_\_\_\_\_

**X** Salary (rounded to next higher \$1,000) \$ \_\_\_\_\_

**=** Total coverage \$ \_\_\_\_\_

**÷** 1,000 \$ \_\_\_\_\_

**X** Your rate (based on your age) \$ \_\_\_\_\_

**=** Monthly premium \$ \_\_\_\_\_



## Need some guidance on how much life insurance you need?

Use Securian Financial's online benefits decision tool, Benefit Scout®. By answering a few simple questions about your family and finances, you can determine the coverage that meets your needs.

[LifeBenefits.com/Scout1](https://LifeBenefits.com/Scout1)

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to The University of North Carolina System. 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.

Products are offered under policy form series 14-31700.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



INSURANCE  
INVESTMENTS  
RETIREMENT

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

400 Robert Street North, St. Paul, MN 55101-2098  
©2021 Securian Financial Group, Inc. All rights reserved.

F97548 Rev 10-2021 DOFU 10-2021  
1858696