



## 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 30 days of initial eligibility

- Employee: Elect up to 5x annual earnings or \$500,000, whichever is less
- Spouse: Elect in \$25,000 increments, not to exceed \$50,000
- Child: Elect \$5,000 or \$10,000

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

- Employee: Elect for the first time or increase your supplemental term life coverage by 1x your annual earnings, not to exceed a maximum of 5x your annual earnings or \$500,000, whichever is less
- Spouse: Elect for the first time or increase your spouse supplemental term life coverage by one \$25,000 increment, not to exceed \$50,000
- Child(ren): All coverage is guaranteed

### Health questions never required

- Enrolling for child and/or supplemental AD&D coverage never requires health questions when elected during any of the above events

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

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, it's when you become eligible for benefits or within 30 days of a new marriage.



## Your basic and optional coverages

### Basic coverage (automatically enrolled)

<b>Basic term life and AD&amp;D</b>	1.5x your annual earnings multiplied, then rounded to the next higher \$1,000 if not already a multiple thereof	<ul style="list-style-type: none"> <li>• Maximum: \$750,000</li> <li>• Age reductions apply</li> <li>• Matching AD&amp;D benefit</li> </ul>
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### Optional coverage

<b>Employee supplemental term life</b>	1-8x annual earnings multiplied, then rounded to the next higher \$1,000 if not already a multiple thereof	<ul style="list-style-type: none"> <li>• Maximum: Lesser of 8x annual earnings or \$1,000,000</li> <li>• Matching AD&amp;D benefit</li> </ul>
<b>Spouse supplemental term life</b>	\$25,000 increments	<ul style="list-style-type: none"> <li>• Maximum: \$125,000</li> </ul>
<b>Child supplemental term life</b>	\$5,000 or \$10,000	<ul style="list-style-type: none"> <li>• Children are eligible from live birth until age 26</li> </ul>

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

Beginning at age 70, employee basic term life coverage reduces to a percentage of the amount in effect prior to age 70: to 50 percent at age 70.

## Monthly cost of coverage

### Employee and spouse supplemental term life insurance (rates/\$1,000/month)

Age	Rates
Under 25	\$0.055
25-29	0.066
30-34	0.088
35-39	0.100
40-44	0.111
45-49	0.166
50-54	0.255
55-59	0.476
60-64	0.730
65-69	1.406
70 and over	2.281

### Optional child life

One premium provides coverage for all eligible children

\$10,000	\$0.910 per month
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### Supplemental AD&D (rates/\$1,000/month)

Employee only	\$0.030 per month
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Please note, employee and spouse rates increase with age and are subject to change.

## Here's how to calculate your premium:

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

## Enroll

To enroll go to [worthingtonbenefits.com](http://worthingtonbenefits.com) and click "Get Started".

**Username:** Employee ID

**Password:** Your date of birth (MMDDYYYY) plus the last four numbers of your social security number

## Enroll by phone

Call the People Center at **877-840-6506**.

## Questions?

Contact the People Center at **877-840-9806** or email [WPC@wthg.com](mailto:WPC@wthg.com).

## Frequently asked questions

### What is term life and AD&D 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.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection in the event that a covered accident results in an insured person's loss of life, hearing, sight, paralysis and more.

### 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.

### Can I take my coverage with me if I leave Worthington Enterprises?

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.

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

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to Worthington Enterprises, 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 actively-at-work requirement of the policy.

Products are offered under policy form series MHC-96-13180.

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



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

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