



Group Life Insurance Program

Your employer provides benefit eligible employees Term Life and Accidental Death & Dismemberment (AD&D) Insurance through Securian - administered by Ochs, Inc.

LIFE and AD&D INSURANCE

Protect yourself and your family from the unexpected loss of life and income during working years. Life Insurance provides a financial benefit to beneficiaries upon death; AD&D Insurance provides additional financial protection if the insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.

HOW MUCH LIFE INSURANCE DO YOU NEED?

Check out the life insurance calculator at LifeBenefits.com/Insuranceneeds.



Insurance helps cover

- Funeral/burial costs
- Medical bills
- Taxes & living expenses (i.e. mortgage, childcare)

Automatically Enrolled Coverage - employer paid

Employee
Basic Term Life and AD&D

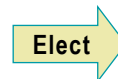


Basic Life varies by class. See certificate for details.*

- Includes a matching AD&D benefit
- Coverage terminates at employee's loss of eligibility
- Coverage is guaranteed

Elect Supplemental Coverage - employee paid

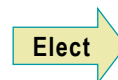
Employee
Term Life



up to **\$500,000** maximum
(not to exceed 5x annual salary)

- Elect in **\$10,000 increments**

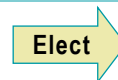
Spouse
Term Life



up to **\$250,000** maximum
(not to exceed 100% of employee's total basic & supplemental coverage)

- Elect in **\$5,000 increments**

Child
Term Life



up to **\$10,000** each child
(Minimum: \$2,000)

- Elect in **\$1,000 increments**
- One premium insures all eligible children from live birth to age 26

If your spouse or child is eligible for employee coverage, they cannot be covered as a dependent. Only one employee may cover a dependent child.

*Coverage reduces to 50% beginning at age 70 (see certificate for details).

MONTHLY COST
Employee or Spouse
Supplemental Term Life

See rate grid for easy cost calculation.

Age	Employee Rate per \$1,000	Spouse Rate per \$1,000
<25	\$0.06	\$0.07
25-29	\$0.06	\$0.07
30-34	\$0.09	\$0.10
35-39	\$0.09	\$0.12
40-44	\$0.10	\$0.12
45-49	\$0.15	\$0.19
50-54	\$0.23	\$0.28
55-59	\$0.43	\$0.53
60-64	\$0.66	\$0.81
65-69	\$1.27	\$1.56
70+	\$2.06	\$2.06

*Rates beyond age 75 are available upon request.
 Rates increase with age and all rates are subject to change.

Child Term Life

\$10,000 for \$0.70

one premium insures all eligible children

ENROLL NOW

Turn in your completed forms to your employer by the enrollment deadline. Premiums will be automatically deducted from your paycheck.

BENEFICIARY DESIGNATIONS

Naming a beneficiary is an important right of life insurance ownership; this determines who receives the death benefit. It is recommended that you review and update your elections periodically.

ADDITIONAL FEATURES

- **Waiver of Premium** - If you become totally and permanently disabled, life insurance premiums may be waived.
- **Accelerated Benefit** - If an insured person becomes terminally ill, he/she may be eligible to request early payment of life insurance in force.
- **Take your coverage with you** - If you are no longer eligible for coverage as an active employee, you may be eligible to continue your coverage, if elected during the limited enrollment period. Premiums may be higher than those paid by active employees. Contact your employer or Ochs for information.

NEWLY HIRED EMPLOYEES

A special guaranteed issue opportunity is available for newly hired employees during their initial 31 day enrollment period. No evidence of insurability is required for the following **guaranteed amounts**:

- **Employee** - up to **\$150,000**
- **Spouse** - up to **\$50,000**
- **Child** - **all coverage**

Evidence of insurability is required for elections above the guaranteed amounts.

ANNUAL ENROLLMENT

During your employer's designated annual enrollment period, no evidence of insurability is required for the following **guaranteed amounts**:

- **Employee** - Increase existing coverage by **\$10,000** (provided the resulting amount does not exceed \$150,000 of total coverage)
- **Child** - **all coverage**

Evidence of insurability is required for elections above the guaranteed amounts and all other elections.

OTHER ENROLLMENT

If your policy or employer allows enrollment outside of their designated enrollment periods, **elections will require evidence of insurability.** *If you experience a family status change, check with your employer within 31 days to confirm guaranteed issue eligibility.*



Contact Ochs

ochs@ochsinc.com
 651-665-3789 or 1-800-392-7295

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life or Securian Life, affiliates of the Securian Financial Group, 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.

Policy forms are offered under policy form series MHC-96-13180.2.

Ochs, Inc.
 A Securian Company
 400 Robert Street N, Ste. 1880, St. Paul, MN 55101



Email: ochs@ochsinc.com
Phone: 651-665-3789 • 1-800-392-7295
Web: ochsinc.com

EMPLOYEE



Supplemental Term Life Monthly Rates (based on employee's age)

Age	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Rate per \$1,000	\$0.060	\$0.060	\$0.090	\$0.090	\$0.100	\$0.150	\$0.230	\$0.430	\$0.660	\$1.270	\$2.060
Coverage											
\$10,000	\$0.60	\$0.60	\$0.90	\$0.90	\$1.00	\$1.50	\$2.30	\$4.30	\$6.60	\$12.70	\$20.60
\$20,000	\$1.20	\$1.20	\$1.80	\$1.80	\$2.00	\$3.00	\$4.60	\$8.60	\$13.20	\$25.40	\$41.20
\$30,000	\$1.80	\$1.80	\$2.70	\$2.70	\$3.00	\$4.50	\$6.90	\$12.90	\$19.80	\$38.10	\$61.80
\$40,000	\$2.40	\$2.40	\$3.60	\$3.60	\$4.00	\$6.00	\$9.20	\$17.20	\$26.40	\$50.80	\$82.40
\$50,000	\$3.00	\$3.00	\$4.50	\$4.50	\$5.00	\$7.50	\$11.50	\$21.50	\$33.00	\$63.50	\$103.00
\$60,000	\$3.60	\$3.60	\$5.40	\$5.40	\$6.00	\$9.00	\$13.80	\$25.80	\$39.60	\$76.20	\$123.60
\$70,000	\$4.20	\$4.20	\$6.30	\$6.30	\$7.00	\$10.50	\$16.10	\$30.10	\$46.20	\$88.90	\$144.20
\$80,000	\$4.80	\$4.80	\$7.20	\$7.20	\$8.00	\$12.00	\$18.40	\$34.40	\$52.80	\$101.60	\$164.80
\$90,000	\$5.40	\$5.40	\$8.10	\$8.10	\$9.00	\$13.50	\$20.70	\$38.70	\$59.40	\$114.30	\$185.40
\$100,000	\$6.00	\$6.00	\$9.00	\$9.00	\$10.00	\$15.00	\$23.00	\$43.00	\$66.00	\$127.00	\$206.00
\$110,000	\$6.60	\$6.60	\$9.90	\$9.90	\$11.00	\$16.50	\$25.30	\$47.30	\$72.60	\$139.70	\$226.60
\$120,000	\$7.20	\$7.20	\$10.80	\$10.80	\$12.00	\$18.00	\$27.60	\$51.60	\$79.20	\$152.40	\$247.20
\$130,000	\$7.80	\$7.80	\$11.70	\$11.70	\$13.00	\$19.50	\$29.90	\$55.90	\$85.80	\$165.10	\$267.80
\$140,000	\$8.40	\$8.40	\$12.60	\$12.60	\$14.00	\$21.00	\$32.20	\$60.20	\$92.40	\$177.80	\$288.40
\$150,000	\$9.00	\$9.00	\$13.50	\$13.50	\$15.00	\$22.50	\$34.50	\$64.50	\$99.00	\$190.50	\$309.00
\$160,000	\$9.60	\$9.60	\$14.40	\$14.40	\$16.00	\$24.00	\$36.80	\$68.80	\$105.60	\$203.20	\$329.60
\$170,000	\$10.20	\$10.20	\$15.30	\$15.30	\$17.00	\$25.50	\$39.10	\$73.10	\$112.20	\$215.90	\$350.20
\$180,000	\$10.80	\$10.80	\$16.20	\$16.20	\$18.00	\$27.00	\$41.40	\$77.40	\$118.80	\$228.60	\$370.80
\$190,000	\$11.40	\$11.40	\$17.10	\$17.10	\$19.00	\$28.50	\$43.70	\$81.70	\$125.40	\$241.30	\$391.40
\$200,000	\$12.00	\$12.00	\$18.00	\$18.00	\$20.00	\$30.00	\$46.00	\$86.00	\$132.00	\$254.00	\$412.00
\$210,000	\$12.60	\$12.60	\$18.90	\$18.90	\$21.00	\$31.50	\$48.30	\$90.30	\$138.60	\$266.70	\$432.60
\$220,000	\$13.20	\$13.20	\$19.80	\$19.80	\$22.00	\$33.00	\$50.60	\$94.60	\$145.20	\$279.40	\$453.20
\$230,000	\$13.80	\$13.80	\$20.70	\$20.70	\$23.00	\$34.50	\$52.90	\$98.90	\$151.80	\$292.10	\$473.80
\$240,000	\$14.40	\$14.40	\$21.60	\$21.60	\$24.00	\$36.00	\$55.20	\$103.20	\$158.40	\$304.80	\$494.40
\$250,000	\$15.00	\$15.00	\$22.50	\$22.50	\$25.00	\$37.50	\$57.50	\$107.50	\$165.00	\$317.50	\$515.00
\$260,000	\$15.60	\$15.60	\$23.40	\$23.40	\$26.00	\$39.00	\$59.80	\$111.80	\$171.60	\$330.20	\$535.60
\$270,000	\$16.20	\$16.20	\$24.30	\$24.30	\$27.00	\$40.50	\$62.10	\$116.10	\$178.20	\$342.90	\$556.20
\$280,000	\$16.80	\$16.80	\$25.20	\$25.20	\$28.00	\$42.00	\$64.40	\$120.40	\$184.80	\$355.60	\$576.80
\$290,000	\$17.40	\$17.40	\$26.10	\$26.10	\$29.00	\$43.50	\$66.70	\$124.70	\$191.40	\$368.30	\$597.40
\$300,000	\$18.00	\$18.00	\$27.00	\$27.00	\$30.00	\$45.00	\$69.00	\$129.00	\$198.00	\$381.00	\$618.00
\$310,000	\$18.60	\$18.60	\$27.90	\$27.90	\$31.00	\$46.50	\$71.30	\$133.30	\$204.60	\$393.70	\$638.60
\$320,000	\$19.20	\$19.20	\$28.80	\$28.80	\$32.00	\$48.00	\$73.60	\$137.60	\$211.20	\$406.40	\$659.20
\$330,000	\$19.80	\$19.80	\$29.70	\$29.70	\$33.00	\$49.50	\$75.90	\$141.90	\$217.80	\$419.10	\$679.80
\$340,000	\$20.40	\$20.40	\$30.60	\$30.60	\$34.00	\$51.00	\$78.20	\$146.20	\$224.40	\$431.80	\$700.40
\$350,000	\$21.00	\$21.00	\$31.50	\$31.50	\$35.00	\$52.50	\$80.50	\$150.50	\$231.00	\$444.50	\$721.00
\$360,000	\$21.60	\$21.60	\$32.40	\$32.40	\$36.00	\$54.00	\$82.80	\$154.80	\$237.60	\$457.20	\$741.60
\$370,000	\$22.20	\$22.20	\$33.30	\$33.30	\$37.00	\$55.50	\$85.10	\$159.10	\$244.20	\$469.90	\$762.20
\$380,000	\$22.80	\$22.80	\$34.20	\$34.20	\$38.00	\$57.00	\$87.40	\$163.40	\$250.80	\$482.60	\$782.80
\$390,000	\$23.40	\$23.40	\$35.10	\$35.10	\$39.00	\$58.50	\$89.70	\$167.70	\$257.40	\$495.30	\$803.40
\$400,000	\$24.00	\$24.00	\$36.00	\$36.00	\$40.00	\$60.00	\$92.00	\$172.00	\$264.00	\$508.00	\$824.00
\$410,000	\$24.60	\$24.60	\$36.90	\$36.90	\$41.00	\$61.50	\$94.30	\$176.30	\$270.60	\$520.70	\$844.60
\$420,000	\$25.20	\$25.20	\$37.80	\$37.80	\$42.00	\$63.00	\$96.60	\$180.60	\$277.20	\$533.40	\$865.20
\$430,000	\$25.80	\$25.80	\$38.70	\$38.70	\$43.00	\$64.50	\$98.90	\$184.90	\$283.80	\$546.10	\$885.80
\$440,000	\$26.40	\$26.40	\$39.60	\$39.60	\$44.00	\$66.00	\$101.20	\$189.20	\$290.40	\$558.80	\$906.40
\$450,000	\$27.00	\$27.00	\$40.50	\$40.50	\$45.00	\$67.50	\$103.50	\$193.50	\$297.00	\$571.50	\$927.00
\$460,000	\$27.60	\$27.60	\$41.40	\$41.40	\$46.00	\$69.00	\$105.80	\$197.80	\$303.60	\$584.20	\$947.60
\$470,000	\$28.20	\$28.20	\$42.30	\$42.30	\$47.00	\$70.50	\$108.10	\$202.10	\$310.20	\$596.90	\$968.20
\$480,000	\$28.80	\$28.80	\$43.20	\$43.20	\$48.00	\$72.00	\$110.40	\$206.40	\$316.80	\$609.60	\$988.80
\$490,000	\$29.40	\$29.40	\$44.10	\$44.10	\$49.00	\$73.50	\$112.70	\$210.70	\$323.40	\$622.30	\$1,009.40
\$500,000	\$30.00	\$30.00	\$45.00	\$45.00	\$50.00	\$75.00	\$115.00	\$215.00	\$330.00	\$635.00	\$1,030.00

Rates change according to attained age brackets.

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Plan Year 2018

SEE REVERSE SIDE FOR SPOUSE LIFE RATES

SPOUSE



Supplemental Term Life Monthly Rates (based on spouse's age)

Age	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*
Rate per \$1,000	\$0.070	\$0.070	\$0.100	\$0.120	\$0.120	\$0.190	\$0.280	\$0.530	\$0.810	\$1.560	\$2.060
Coverage											
\$5,000	\$0.35	\$0.35	\$0.50	\$0.60	\$0.60	\$0.95	\$1.40	\$2.65	\$4.05	\$7.80	\$10.30
\$10,000	\$0.70	\$0.70	\$1.00	\$1.20	\$1.20	\$1.90	\$2.80	\$5.30	\$8.10	\$15.60	\$20.60
\$15,000	\$1.05	\$1.05	\$1.50	\$1.80	\$1.80	\$2.85	\$4.20	\$7.95	\$12.15	\$23.40	\$30.90
\$20,000	\$1.40	\$1.40	\$2.00	\$2.40	\$2.40	\$3.80	\$5.60	\$10.60	\$16.20	\$31.20	\$41.20
\$25,000	\$1.75	\$1.75	\$2.50	\$3.00	\$3.00	\$4.75	\$7.00	\$13.25	\$20.25	\$39.00	\$51.50
\$30,000	\$2.10	\$2.10	\$3.00	\$3.60	\$3.60	\$5.70	\$8.40	\$15.90	\$24.30	\$46.80	\$61.80
\$35,000	\$2.45	\$2.45	\$3.50	\$4.20	\$4.20	\$6.65	\$9.80	\$18.55	\$28.35	\$54.60	\$72.10
\$40,000	\$2.80	\$2.80	\$4.00	\$4.80	\$4.80	\$7.60	\$11.20	\$21.20	\$32.40	\$62.40	\$82.40
\$45,000	\$3.15	\$3.15	\$4.50	\$5.40	\$5.40	\$8.55	\$12.60	\$23.85	\$36.45	\$70.20	\$92.70
\$50,000	\$3.50	\$3.50	\$5.00	\$6.00	\$6.00	\$9.50	\$14.00	\$26.50	\$40.50	\$78.00	\$103.00
\$55,000	\$3.85	\$3.85	\$5.50	\$6.60	\$6.60	\$10.45	\$15.40	\$29.15	\$44.55	\$85.80	\$113.30
\$60,000	\$4.20	\$4.20	\$6.00	\$7.20	\$7.20	\$11.40	\$16.80	\$31.80	\$48.60	\$93.60	\$123.60
\$65,000	\$4.55	\$4.55	\$6.50	\$7.80	\$7.80	\$12.35	\$18.20	\$34.45	\$52.65	\$101.40	\$133.90
\$70,000	\$4.90	\$4.90	\$7.00	\$8.40	\$8.40	\$13.30	\$19.60	\$37.10	\$56.70	\$109.20	\$144.20
\$75,000	\$5.25	\$5.25	\$7.50	\$9.00	\$9.00	\$14.25	\$21.00	\$39.75	\$60.75	\$117.00	\$154.50
\$80,000	\$5.60	\$5.60	\$8.00	\$9.60	\$9.60	\$15.20	\$22.40	\$42.40	\$64.80	\$124.80	\$164.80
\$85,000	\$5.95	\$5.95	\$8.50	\$10.20	\$10.20	\$16.15	\$23.80	\$45.05	\$68.85	\$132.60	\$175.10
\$90,000	\$6.30	\$6.30	\$9.00	\$10.80	\$10.80	\$17.10	\$25.20	\$47.70	\$72.90	\$140.40	\$185.40
\$95,000	\$6.65	\$6.65	\$9.50	\$11.40	\$11.40	\$18.05	\$26.60	\$50.35	\$76.95	\$148.20	\$195.70
\$100,000	\$7.00	\$7.00	\$10.00	\$12.00	\$12.00	\$19.00	\$28.00	\$53.00	\$81.00	\$156.00	\$206.00
\$105,000	\$7.35	\$7.35	\$10.50	\$12.60	\$12.60	\$19.95	\$29.40	\$55.65	\$85.05	\$163.80	\$216.30
\$110,000	\$7.70	\$7.70	\$11.00	\$13.20	\$13.20	\$20.90	\$30.80	\$58.30	\$89.10	\$171.60	\$226.60
\$115,000	\$8.05	\$8.05	\$11.50	\$13.80	\$13.80	\$21.85	\$32.20	\$60.95	\$93.15	\$179.40	\$236.90
\$120,000	\$8.40	\$8.40	\$12.00	\$14.40	\$14.40	\$22.80	\$33.60	\$63.60	\$97.20	\$187.20	\$247.20
\$125,000	\$8.75	\$8.75	\$12.50	\$15.00	\$15.00	\$23.75	\$35.00	\$66.25	\$101.25	\$195.00	\$257.50
\$130,000	\$9.10	\$9.10	\$13.00	\$15.60	\$15.60	\$24.70	\$36.40	\$68.90	\$105.30	\$202.80	\$267.80
\$135,000	\$9.45	\$9.45	\$13.50	\$16.20	\$16.20	\$25.65	\$37.80	\$71.55	\$109.35	\$210.60	\$278.10
\$140,000	\$9.80	\$9.80	\$14.00	\$16.80	\$16.80	\$26.60	\$39.20	\$74.20	\$113.40	\$218.40	\$288.40
\$145,000	\$10.15	\$10.15	\$14.50	\$17.40	\$17.40	\$27.55	\$40.60	\$76.85	\$117.45	\$226.20	\$298.70
\$150,000	\$10.50	\$10.50	\$15.00	\$18.00	\$18.00	\$28.50	\$42.00	\$79.50	\$121.50	\$234.00	\$309.00
\$155,000	\$10.85	\$10.85	\$15.50	\$18.60	\$18.60	\$29.45	\$43.40	\$82.15	\$125.55	\$241.80	\$319.30
\$160,000	\$11.20	\$11.20	\$16.00	\$19.20	\$19.20	\$30.40	\$44.80	\$84.80	\$129.60	\$249.60	\$329.60
\$165,000	\$11.55	\$11.55	\$16.50	\$19.80	\$19.80	\$31.35	\$46.20	\$87.45	\$133.65	\$257.40	\$339.90
\$170,000	\$11.90	\$11.90	\$17.00	\$20.40	\$20.40	\$32.30	\$47.60	\$90.10	\$137.70	\$265.20	\$350.20
\$175,000	\$12.25	\$12.25	\$17.50	\$21.00	\$21.00	\$33.25	\$49.00	\$92.75	\$141.75	\$273.00	\$360.50
\$180,000	\$12.60	\$12.60	\$18.00	\$21.60	\$21.60	\$34.20	\$50.40	\$95.40	\$145.80	\$280.80	\$370.80
\$185,000	\$12.95	\$12.95	\$18.50	\$22.20	\$22.20	\$35.15	\$51.80	\$98.05	\$149.85	\$288.60	\$381.10
\$190,000	\$13.30	\$13.30	\$19.00	\$22.80	\$22.80	\$36.10	\$53.20	\$100.70	\$153.90	\$296.40	\$391.40
\$195,000	\$13.65	\$13.65	\$19.50	\$23.40	\$23.40	\$37.05	\$54.60	\$103.35	\$157.95	\$304.20	\$401.70
\$200,000	\$14.00	\$14.00	\$20.00	\$24.00	\$24.00	\$38.00	\$56.00	\$106.00	\$162.00	\$312.00	\$412.00
\$205,000	\$14.35	\$14.35	\$20.50	\$24.60	\$24.60	\$38.95	\$57.40	\$108.65	\$166.05	\$319.80	\$422.30
\$210,000	\$14.70	\$14.70	\$21.00	\$25.20	\$25.20	\$39.90	\$58.80	\$111.30	\$170.10	\$327.60	\$432.60
\$215,000	\$15.05	\$15.05	\$21.50	\$25.80	\$25.80	\$40.85	\$60.20	\$113.95	\$174.15	\$335.40	\$442.90
\$220,000	\$15.40	\$15.40	\$22.00	\$26.40	\$26.40	\$41.80	\$61.60	\$116.60	\$178.20	\$343.20	\$453.20
\$225,000	\$15.75	\$15.75	\$22.50	\$27.00	\$27.00	\$42.75	\$63.00	\$119.25	\$182.25	\$351.00	\$463.50
\$230,000	\$16.10	\$16.10	\$23.00	\$27.60	\$27.60	\$43.70	\$64.40	\$121.90	\$186.30	\$358.80	\$473.80
\$235,000	\$16.45	\$16.45	\$23.50	\$28.20	\$28.20	\$44.65	\$65.80	\$124.55	\$190.35	\$366.60	\$484.10
\$240,000	\$16.80	\$16.80	\$24.00	\$28.80	\$28.80	\$45.60	\$67.20	\$127.20	\$194.40	\$374.40	\$494.40
\$245,000	\$17.15	\$17.15	\$24.50	\$29.40	\$29.40	\$46.55	\$68.60	\$129.85	\$198.45	\$382.20	\$504.70
\$250,000	\$17.50	\$17.50	\$25.00	\$30.00	\$30.00	\$47.50	\$70.00	\$132.50	\$202.50	\$390.00	\$515.00

Rates change according to attained age brackets.

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SEE REVERSE SIDE FOR EMPLOYEE LIFE RATES