## Options to keep your group insurance

## Portability - Children's Mercy Kansas City

Coverage available Available without proof of good	Group Critical Illness				
health.					
Eligibility timing	Must be elected within 31 days after receipt of notification of portability.				
	If coverage is ported, insured will be billed.				
Eligible events	<ul> <li>Termination of employment</li> <li>Retirement</li> <li>Layoff or leave</li> <li>No longer in an eligible class</li> <li>Reduced work hours</li> <li>Termination of group policy without a successor plan</li> </ul>				
Spouse and children eligible events	Employee     Terminates employment     Retirement     Layoff or leave     No longer in eligible class     Reduced work hours     Death  Spouse and children     No longer an eligible dependent				
	<ul> <li>Legal separation or divorce</li> </ul>				
Not allowed for these events	<ul> <li>Termination of group policy with a successor plan</li> <li>Not actively at work due to sickness or injury</li> <li>Nonpayment of premium</li> <li>Lose eligibility due to class no longer eligible</li> <li>Do not reside in the United States or its Territory</li> </ul>				
Amounts allowed to elect	Employee \$5,000 or \$10,000 or \$15,000 or \$20,000 or \$25,000 or				
All or a portion of coverage	\$30,000 or \$35,000 or \$40,000 or \$45,000 or \$50,000				
previously in force.	Spouse 50% of employee amount, with a minimum of \$5,000				
	Children 50% of employee amount, with a minimum of \$5,000				
Coverage reductions	Employee No reductions				
Reductions apply to minimum	Spouse No reductions				
and maximum amounts elected.	Children No reductions				
Termination of coverage	Employee or Spouse turn age 120				
The earlier of these events	<ul> <li>Termination of group policy</li> <li>Nonpayment of premium</li> <li>Date the employee again meets the eligibility requirements of the certificate</li> <li>Spouse and child(ren)</li> <li>Date your coverage is no longer being continued or</li> <li>Date they cease to be eligible as defined in your certificate,</li> </ul>				
	unless they continue coverage on their own				

Product name, product features and availability may vary by state. This is a summary of plan provisions related to the insurance policy issued by the company. 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.

## Premium rates to keep group insurance Children's Mercy Kansas City

Policy Number 76382

## **Group Critical Illness Portability**

Coverage	Employee's	Monthly Premium						
Options	Age	Employee Only	Employee & Spouse	Employee & Child	Employee & Family	Spouse Only	Child Only	
\$5,000 Coverage	Under 30	\$3.12	\$4.68	\$3.12	\$4.68	\$1.56	\$1.87	
	30 - 39	\$4.37	\$6.55	\$4.37	\$6.55	\$2.18		
	40 - 49	\$7.20	\$10.80	\$7.20	\$10.80	\$3.60		
	50 - 59	\$11.73	\$17.59	\$11.73	\$17.59	\$5.86		
	60 & over	\$17.92	\$26.88	\$17.92	\$26.88	\$8.96		
	Under 30	\$4.85	\$7.27	\$4.85	\$7.27	\$1.56		
\$10,000	30 - 39	\$7.33	\$10.99	\$7.33	\$10.99	\$2.18		
Coverage	40 - 49	\$13.01	\$19.51	\$13.01	\$19.51	\$3.60	\$2.37	
o o rorago	50 - 59	\$22.06	\$33.10	\$22.06	\$33.10	\$5.86		
	60 & over	\$34.45	\$51.67	\$34.45	\$51.67	\$8.96		
	Under 30	\$6.56	\$9.84	\$6.56	\$9.84	\$3.28	\$2.87	
\$15,000	30 - 39	\$10.29	\$15.43	\$10.29	\$15.43	\$5.14		
Coverage	40 - 49	\$18.80	\$28.20	\$18.80	\$28.20	\$9.40		
o o rorago	50 - 59	\$32.40	\$48.60	\$32.40	\$48.60	\$16.20		
	60 & over	\$50.96	\$76.44	\$50.96	\$76.44	\$25.48		
	Under 30	\$8.29	\$12.43	\$8.29	\$12.43	\$4.14	\$3.37	
¢20.000	30 - 39	\$13.25	\$19.87	\$13.25	\$19.87	\$6.62		
\$20,000 Coverage	40 - 49	\$24.61	\$36.91	\$24.61	\$36.91	\$12.30		
Ooverage	50 - 59	\$42.74	\$64.10	\$42.74	\$64.10	\$21.36		
	60 & over	\$67.49	\$101.23	\$67.49	\$101.23	\$33.74		
	Under 30	\$10.00	\$15.00	\$10.00	\$15.00	\$5.00	\$3.87	
¢25 000	30 - 39	\$16.21	\$24.31	\$16.21	\$24.31	\$8.10		
\$25,000 Coverage	40 - 49	\$30.40	\$45.60	\$30.40	\$45.60	\$15.20		
Jovorago	50 - 59	\$53.07	\$79.61	\$53.07	\$79.61	\$26.54		
	60 & over	\$84.00	\$126.00	\$84.00	\$126.00	\$42.00		
	Under 30	\$11.73	\$17.59	\$11.73	\$17.59	\$5.86		
\$30,000 Coverage	30 - 39	\$19.17	\$28.75	\$19.17	\$28.75	\$9.58		
	40 - 49	\$36.21	\$54.31	\$36.21	\$54.31	\$18.10	\$4.37	
Joverage	50 - 59	\$63.41	\$95.11	\$63.41	\$95.11	\$31.70	1	
	60 & over	\$100.53	\$150.79	\$100.53	\$150.79	\$50.26		

### RATES CONTINUED ON TO NEXT PAGE

#### **Group Critical Illness Portability**

Coverage	Employee's	Monthly Premium						
Options	Age	Employee Only	Employee & Spouse	Employee & Child	Employee & Family	Spouse Only	Child Only	
\$35,000 Coverage	Under 30	\$13.44	\$20.16	\$13.44	\$20.16	\$6.72	\$4.87	
	30 - 39	\$22.13	\$33.19	\$22.13	\$33.19	\$11.06		
	40 - 49	\$42.00	\$63.00	\$42.00	\$63.00	\$21.00		
	50 - 59	\$73.73	\$110.59	\$73.73	\$110.59	\$36.86		
	60 & over	\$117.04	\$175.56	\$117.04	\$175.56	\$58.52		
	Under 30	\$15.17	\$22.75	\$15.17	\$22.75	\$7.58	\$5.37	
¢40.000	30 - 39	\$25.09	\$37.63	\$25.09	\$37.63	\$12.54		
\$40,000 Coverage	40 - 49	\$47.81	\$71.71	\$47.81	\$71.71	\$23.90		
Coverage	50 - 59	\$84.06	\$126.10	\$84.06	\$126.10	\$42.04		
	60 & over	\$133.57	\$200.35	\$133.57	\$200.35	\$66.78		
	Under 30	\$16.88	\$25.32	\$16.88	\$25.32	\$8.44		
A 4 = 000	30 - 39	\$28.05	\$42.07	\$28.05	\$42.07	\$14.02		
\$45,000 Coverage	40 - 49	\$53.60	\$80.40	\$53.60	\$80.40	\$26.80	\$5.87	
Coverage	50 - 59	\$94.40	\$141.60	\$94.40	\$141.60	\$47.20		
	60 & over	\$150.08	\$225.12	\$150.08	\$225.12	\$75.04		
\$50,000 Coverage	Under 30	\$18.61	\$27.91	\$18.61	\$27.91	\$9.30		
	30 - 39	\$31.01	\$46.51	\$31.01	\$46.51	\$15.50		
	40 - 49	\$59.41	\$89.11	\$59.41	\$89.11	\$29.70	\$6.37	
	50 - 59	\$104.74	\$157.10	\$104.74	\$157.10	\$52.36	Ψσ.σ.	
	60 & over	\$166.61	\$249.91	\$166.61	\$249.91	\$83.30		

## Details on how to keep group insurance

#### How to choose coverage for yourself and your dependents

- Complete the Election form and sign it. <u>Please note we are unable to accept electronic signatures.</u>
- Make a copy to keep for your records.
- Submit the form to us within **31 days** after loss of eligibility through one of the following options:

#### Form return options

Attach and submit on: lifebenefits.com/filetransfer

Or fax to: 651-665-4827

Or mail to: Securian Financial Group, Inc.

PO Box 64086

St Paul, MN 55164-0086

If you have additional questions, call 855-750-1906.

## **Election - Critical Illness Portability**



# Securian Life Insurance Company Minnesota Life Insurance Company Group Customer Service • 400 Robert Street North, St. Paul, MN 55101-2098

Employer name Children's Mercy Kansas City				Policy number <b>76382</b>	
EMPLOYEE INFORMATION			<u> </u>		
Name		Date of birth		Sex ☐ Male ☐ Female	
Address (street, city, state, zip)					
Email address	Cell or daytime phone number				
Date leaving employer's active plan		Employment location			
Were you actively at work on the day before yetermination?   Yes   No	If you answered no, was your absence due to sickness or injury? ☐ Yes ☐ No				
I choose to keep the following insuran than the amount verified by your empl			a covera	ge amount greater	
Critical illness coverage I want to keep (select Employee only Employee & spouse Critical illness amount I want to keep (select of \$5,000 \$15,000 \$15,000 \$45,000 \$\$50,000	Employee &	& child ☐ Employee & fami	ly □ Spo □ \$35,000		
DEPENDENT INFORMATION					
If spouse coverage is selected above	e, it will be 50%	of the employee amou	nt.		
Name of spouse	Spouse date of birth  Sex  Male  Ferr				
If child coverage is selected above, it	t will be 50% o	f the employee amount.			
Name of child	Date of birth	Name of child Da		Date of birth	
Name of child	Date of birth	Name of child	Name of child		
Name of child	Date of birth	Name of child		Date of birth	
BILLING INFORMATION					
Please indicate how you would like to	be billed: $\Box$	Quarterly Semi-Ann	ually $\Box$	Annually	
<b>Do not send a premium payment in wi</b> receiving your completed election form. Y received and processed.					
A \$2 fee is charged per premium paymer	nt for administra	tive fees, unless billed ann	ually.		
To be eligible for coverage, you must	apply within 31	days of the date your pr	evious co	verage terminated.	
Employee/Applicant signature			Date sign	ned	
x					

Securian Financial is the marketing name for Securian Life Insurance Company and Minnesota Life Insurance Company. Insurance products are issued by Minnesota Life Insurance Company or Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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