

Protect your family's financial future



Take action to retain your group life insurance coverage



Within 31 days of your retirement date, submit your retirement deduction authorization form to Minnesota Life. Call Minnesota Life at **1-888-826-2734** if you need this form.

Reductions and cancellations are allowed at any time, as are beneficiary designation updates. The Minnesota Life service request form and the beneficiary designation form are available at arbenefits.org.

Your coverages options

The following outlines reductions in all life coverages. Retirees may not increase coverage amounts. Accidental death and dismemberment coverage terminates at retirement.

Questions?

Call **1-888-826-2734**

Coverage types	Details applicable to all coverage types
Basic term life	Upon retirement, any existing coverage reduces to 50 percent.
Expanded basic term life	At age 75, coverage is reduced by an additional 50 percent.
Supplemental term life	At age 75, the combined maximum for basic term and expanded basic term is \$12,500.
Spouse term life	At age 75, the maximum for supplemental term is \$12,500.
Child term life	

A person may only be insured once under this plan. Married employees eligible for ARBenefits life insurance may not be insured as both employee and spouse, and a child may only be insured by one employee.

For retirees who retired prior to 01/01/2013, please contact Securian at 1-888-826-2734 for your coverage options.

Monthly cost of coverage

Basic and expanded basic term life

\$0.87 per \$1,000

Spouse term life

\$0.99 per \$1,000

Child term life

\$0.10 per \$1,000 per child

Child term life coverage terminates at age 26, unless disabled. You must notify Securian when your child reaches age 26.

Supplemental term life

Age	Employee
Under 50	\$0.31
50-54	0.50
55-59	0.74
60-64	1.11
65-69	2.18
70-74	3.56
75 and over	7.12

Additional features

Beyond paying a benefit in the event of your death, your group life insurance plan has another important feature:

- **Early benefit payments if diagnosed as terminally ill** – If an insured person becomes terminally ill with a life expectancy of 12 months or less, he/she may request early payment of up to 100 percent of the life insurance amount.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to the State of Arkansas. 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.

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

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates.



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lifebenefits.com

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