

Protect your family's financial future



Enrollment opportunities – You may only elect coverage at certain times



No medical underwriting is required during initial 60-day eligibility period for these coverage amounts:

- **Expanded basic term life:** Up to \$40,000
- **Spouse term life:** Up to \$10,000
- **Child term life:** Up to \$10,000

Evidence of insurability (EOI) will be required for any amounts exceeding these guaranteed limits or if coverage is applied for outside of your initial 60-day eligibility period. See inside for all coverage options.

Other enrollment opportunities:

- During annual enrollment
- Within 60 days of a qualifying event – marriage, birth or adoption

You may reduce or cancel coverage at any time throughout the year. You may also update your beneficiary any time throughout the year.






Enroll

arbenefits.org to enroll and/or designate beneficiaries

Questions?

Call 1-888-826-2734

Your basic and optional coverages

Basic coverage (automatically enrolled)		
	Basic term life and AD&D \$10,000	• Includes a matching AD&D benefit
Optional coverages		
	Expanded basic term life and AD&D \$1,000 increments to \$40,000	• Includes a matching AD&D benefit
	Supplemental term life and AD&D \$1,000 increments to \$250,000	• Includes a matching AD&D benefit
	Spouse term life \$1,000 increments to \$50,000	
	Child term life \$1,000 increments to \$50,000	• Your tax dependent children are eligible from age 14 days to age 26

To opt out of this automatic benefit, submit a Minnesota Life group term life enrollment and service request form (available on arbenefits.org).

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.

Monthly cost of coverage

Expanded basic term life and AD&D
\$0.17 per \$1,000
Spouse term life
\$0.66 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 and AD&D insurance	
Age	Employee
Under 25	\$0.09
25-29	0.09
30-34	0.12
35-39	0.13
40-44	0.20
45-49	0.33
50-54	0.52
55-59	0.76
60-64	1.13
65-69	2.20
70-74	3.58
75 and over	7.14

Take your coverage with you

If you are no longer eligible for coverage as an active employee, you may be eligible to port your group life insurance coverage or you may convert your life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.

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. All elections or increases are subject to the actively at work requirement of the policy. Elections above the guaranteed issue amount will require medical underwriting and insurance carrier approval before becoming effective.

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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