



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 basic life:
 - Option 1: One and one-half times your annual earnings; not to exceed \$1,000,000 (basic and supplemental combined)
 - Option 2: \$50,000
- Employee supplemental life: Four times your annual earnings; not to exceed \$1,000,000 (basic and supplemental combined)
- Spouse/domestic partner: \$50,000
- Employee supplemental life: \$50,000 or increase your existing coverage by \$50,000; not to exceed a new total of the lesser of four times your annual earnings or \$1,000,000 (basic and supplemental combined)
- Spouse/domestic partner: \$5,000 or increase your spouse/domestic partner existing coverage by \$5,000; not to exceed a new total of \$50,000

Within 30 days of a family status change

- Employee basic life:
 - Option 1: One and one-half times your annual earnings; not to exceed \$50,000
 - Option 2: \$50,000

Health questions never required

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

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/domestic partner, it's when you become eligible for benefits or within 30 days of a new marriage or creation of a domestic partnership.



Your basic and supplemental coverages

Basic coverage (Available to regular and temporary benefits-eligible employees)

Basic life	Option 1: 1.5x annual earnings, rounded to the next higher \$1,000 Option 2: \$50,000 Option 3: \$0	<ul style="list-style-type: none"> • Maximum: \$2,500,000 (basic and supplemental combined) • If an employee elects option 2 or 3 and later decides to increase coverage, EOI will be required
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Supplemental coverages (Only available to regular employees)

Note: You must be enrolled in basic life to enroll in supplemental life insurance

Supplemental life - employee	\$5,000 increments	<ul style="list-style-type: none"> • Maximum: Lesser of 6x annual earnings or \$2,500,000 (basic and supplemental combined)
Supplemental life - spouse/domestic partner	\$5,000 increments	<ul style="list-style-type: none"> • Maximum: \$500,000 • Coverage may not exceed 100% of the amount of the employee's combined basic and supplemental coverage
Supplemental life - child	\$2,000, \$5,000 or \$10,000	<ul style="list-style-type: none"> • Children are eligible from live birth until age 26
Employee AD&D	Employee plan: \$25,000 increments	<ul style="list-style-type: none"> • Employee AD&D maximum: \$500,000 • Spouse/domestic partner AD&D maximum: \$300,000 • Child(ren) AD&D maximum: \$100,000
Employee + family AD&D	Family plan: Spouse/domestic partner and child coverage is a percentage of the employee's AD&D amount Spouse/domestic partner (with children): 50% Spouse/domestic partner (no children): 60% Each child (with spouse/domestic partner): 15% Each child (no spouse/domestic partner): 20%	

If your spouse/domestic partner 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.

Monthly cost of coverage

Basic life insurance

\$0.075 per \$1,000 per month

Supplemental life insurance - employee/spouse/domestic partner

Age	Rates/\$1,000/month
Under 30	\$0.024
30-34	0.035
35-39	0.047
40-44	0.066
45-49	0.112
50-54	0.171
55-59	0.266
60-64	0.407
65 and over	0.708

Supplemental life insurance - child

\$2,000	\$0.36 per month
\$5,000	\$0.90 per month
\$10,000	\$1.80 per month

AD&D insurance

Employee only	\$0.030 per \$1,000 per month
Employee and family	\$0.040 per \$1,000 per month

Please note, employee and spouse/domestic partner rates increase with age and are subject to change.

Here's how to calculate your premium:

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

Enroll

If you are a new employee, making changes due to a qualifying life event, or enrolling during Open Enrollment go to [Workday](#).

If you have navigation questions, contact your department's benefits representative.

Questions?

Contact the Benefits Unit at Benefits.Unit@seattle.gov or call **206-615-1340**

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.

What should I know about naming a beneficiary?

Naming a beneficiary, and keeping it up to date with life's changes, can help ensure any proceeds are paid according to your wishes and without delay. You can name a person, charity, trust or your estate. You can also break up the payout by percentage. Beneficiary changes can be made anytime throughout the year.

Can I take my coverage with me if I leave City of Seattle?

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.



Learn more

Visit Securian's educational microsite to learn more about naming beneficiaries, the experience of applying for coverage that requires health questions and much more.

Visit securian.com/city-of-seattle-insurance

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to City of Seattle. 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.

Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for the financial obligations under the policies or contracts it issues.

Products are offered under policy form series 14-31700 and 14-31900.

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



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