



For Association Members and Their Families

Minnesota Medical Association Group Term Life Insurance - 10 Year Level Premium

About life insurance

Life insurance provides basic protection for your loved ones if something happens to you. The loss of your income could create immediate financial hardship and lifestyle changes for your family. Life insurance helps assure your family can maintain financial security and meet financial obligations.

While many U.S. households have life insurance, the average amount of coverage is often inadequate to meet family needs or pay off debt.

Life insurance can help you:

- **Protect your family:** Your family depends on your income. Life Insurance helps replace that income when they need it most.
- **Protect your home:** For most families, their home is the largest asset. Life insurance can enable your family to remain in their home, pay the mortgage and avoid the trauma of relocation.
- **Protect children's education:** Covering the soaring cost of education becomes even more difficult when there is a loss of income. Life insurance helps secure your children's future.
- **Settle expenses:** Life insurance can also help cover financial expenses, such as medical bills and funeral costs, as well as unplanned expenses and unforeseen financial crises.



MINNESOTA
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Help provide security at affordable rates

The plan provides members with term life insurance protection in the amount you select, from \$200,000 to \$1,000,000, in \$10,000 increments.

Your premium may stay level for up to 10 years. With our plan, the initial premium will not change for the first 10 years unless the insurance company exercises its right to change premium rates for all insureds covered under the group policy with 60 days advance written notice.

This group coverage is available to you as a member of the Minnesota Medical Association. Administrative costs for group coverage are low, so you can save on premium costs and enjoy the benefits of the plan.

Spouse and child coverage

Spouses can apply for coverage amounts of \$200,000 to \$1,000,000 in \$10,000 increments. The member does not need to be insured for the spouse to be eligible.

One premium provides \$10,000 of life insurance on each dependent child age 6 months but less than 19 years of age and for student dependents age 19 but less than 30 years of age (\$1,500 of coverage for children 15 days to 6 months). Covered members or spouses may apply for this coverage, which costs \$12 semi-annually.

Eligibility for this plan

MMA members through age 65 who are actively at work are eligible for coverage. Your spouse is eligible to apply for coverage through age 65 if you are a member and your spouse is able to conduct the normal activities of a person of like age and gender, and is in good health.

Level term for 10 years

At the end of the level term period, evidence of insurability is required to enter

another level term period (subject to the maximum age to begin a level term period). If evidence of insurability is not provided or not approved by ReliaStar Life, rates will be based on the five-year age brackets for the insured's current age.

Preferred rates

For extra savings, you can take advantage of new super-preferred no tobacco rates. Because these rates require some added underwriting, you benefit with lower rates.

Pay no premiums if you're disabled

If you become totally disabled as defined by the policy before age 60, you may keep your coverage, subject to policy provisions, without paying premiums until you reach age 75. There is no additional cost to you for this benefit. The rates shown include the cost for the disability waiver of premium benefit.

Continuous coverage to age 75

Coverage will not reduce during your level term period. For members and spouses who are under age 65 at the end of a level term period, coverage will not reduce until age 65. Coverage will reduce to 60% of original benefit amount at age 65 and will reduce to 40% of the original benefit amount at age 70. Coverage terminates at age 75.

For members and spouses who are 65 to 75 at the end of a level term period, coverage will reduce to 60% of original benefit amount at age 65 and will reduce to 40% of the original benefit amount at age 70. Coverage terminates at age 75.

Upon termination, the insured may convert to an individual whole life policy, without proof of good health.

Coverage is subject to renewal of the group policy by the Minnesota Medical Association and timely premium payment.

Minnesota Medical Association Group Term Life Insurance - 10 year level premium

Non-Tobacco User Rates for Member and Spouse 10-Year Semi-Annual Level Premium Rates per \$1,000

Issue Age	\$200,000 to \$490,000		\$500,000 to \$1,000,000	
	Super Preferred Non-Tobacco	Preferred Non-Tobacco	Super Preferred Non-Tobacco	Preferred Non-Tobacco
18-26	0.205	0.251	0.164	0.218
27	0.208	0.257	0.167	0.224
28	0.213	0.266	0.172	0.233
29	0.219	0.276	0.178	0.243
30	0.227	0.289	0.186	0.256
31	0.237	0.305	0.196	0.272
32	0.249	0.324	0.208	0.291
33	0.262	0.346	0.221	0.313
34	0.277	0.369	0.236	0.336
35	0.293	0.394	0.252	0.362
36	0.310	0.422	0.269	0.389
37	0.329	0.452	0.288	0.419
38	0.349	0.483	0.308	0.450
39	0.371	0.518	0.330	0.485
40	0.395	0.557	0.354	0.524
41	0.421	0.598	0.380	0.565
42	0.448	0.642	0.407	0.609
43	0.478	0.688	0.437	0.655
44	0.509	0.737	0.468	0.704
45	0.573	0.821	0.516	0.771
46	0.606	0.872	0.548	0.823
47	0.640	0.927	0.582	0.877
48	0.676	0.985	0.618	0.936
49	0.707	1.036	0.649	0.986
50	0.751	1.108	0.693	1.058
51	0.808	1.199	0.750	1.149
52	0.859	1.282	0.801	1.233
53	0.915	1.373	0.857	1.323
54	0.966	1.452	0.908	1.403
55	1.033	1.559	0.975	1.509
56	1.114	1.690	1.057	1.641
57	1.189	1.809	1.132	1.760
58	1.274	1.943	1.216	1.893
59	1.354	2.069	1.297	2.020
60	1.461	2.241	1.403	2.191
61	1.587	2.444	1.530	2.394
62	1.704	2.633	1.646	2.583
63	1.852	2.869	1.794	2.819
64	2.024	3.137	1.966	3.087
65	2.289	3.550	2.231	3.500

Rates shown are as of July 1, 2014. Contact your plan administrator for tobacco user rates.

Additional benefits

Protection for Accidental Death and Dismemberment (AD&D)

The unexpected financial "shock" of an accident can be devastating to a family. That's why this plan offers a special accident safeguard. The AD&D benefit pays your beneficiary double the value of your coverage, if you die in a covered accident, to a maximum of \$500,000.

If you are dismembered or lose your sight in a covered accident, you will receive a portion of your coverage, depending on the accident's severity. AD&D coverage costs \$.24 per \$1,000 semi-annually. To take advantage of this offer, simply check the box on the application.

Ownership transfer available

The provisions of this group policy allow you to transfer ownership of coverage to your spouse, business partner, professional corporation or a trust. Transfer of ownership could result in a tax advantage for you. Contact your tax advisor for details.

Member Advantage

3433 Broadway Street NE, Suite 187
Minneapolis, MN 55413
Phone: 612-378-1875
Email: mma@mnmed.org

How to apply

Complete the entire application form

Simply complete the application form and return it to Member Advantage.

Send no premium Your coverage will become effective upon the insurer's approval of your application and receipt of your premium. You will be billed semi-annually by Member Advantage.

Contact administrator Some applicants may be required to have a medical exam in order to apply for coverage. Contact Member Advantage, for more information on medical requirements.

Exclusions The only exclusion under the group term life policy is suicide within the first two years of coverage. The AD&D Benefit is subject to additional exclusions. Please read your

insurance certificate for details. For information on termination of coverage, also consult your certificate. If you are in the full-time military, naval, or air services of any country, insurance will stop on the January 1st following the country's entrance into the actual state of war.

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