



For Association Members and Their Families

## Minnesota Medical Association Group Term Life Insurance

### Help Secure Your Family's Future with Careful Planning

Nothing can replace the loss of a loved one, but carefully chosen life insurance coverage can ease the financial stress that death brings to a family. It can help provide the funds your spouse and dependents need for a secure, comfortable future.

**By planning ahead, you can ensure that your beneficiaries will have the money necessary to:**

- Maintain the standard of living you want for them.
- Protect your home and other assets.
- Pay for education, child care and household expenses.
- Cover funeral and probate costs, taxes, debts and other obligations.
- Invest for income and opportunities in coming years.

*Professionals like you take your responsibilities seriously. You want the best for your family. That's why so many successful professionals choose the ReliaStar Life Insurance Company Association Group Term Life Insurance plan.*



MINNESOTA  
MEDICAL  
ASSOCIATION

### Provide Security at Affordable Rates

The Minnesota Medical Association (MMA) plan provides you with term life protection in the amount you select, up to \$1,000,000 in \$10,000 increments. This amount will be paid to the beneficiaries of your choice, should you die.

With this plan, you can also select an accidental death and dismemberment benefit, which will double the value of your death benefit if you die in a covered accident. Coverage is also available for your spouse and children.

### Generous, flexible insurance protection

You and your spouse may apply for any amount up to \$1,000,000 in \$10,000 increments. Spouses are eligible to apply even if the member does not.

### Eligibility for this Plan

Active regular, resident and student members under age 60 are eligible to apply for coverage. Your spouse is eligible if you are an association member and your spouse is under age 60, able to conduct the normal activities of a person of like age and gender, and is in good health. Member and spouse coverage terminates at age 75.

### Children's Coverage

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 age 15 days to 6 months). Covered members or spouses may apply for this coverage, which costs \$12 semi-annually.

### 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 below include the cost for the disability waiver of premium benefit.

### Continuous Coverage to Age 75

Coverage continues to age 75, subject to timely premium payment, and then terminates. Group coverage is subject to renewal by the MMA, and your continued membership in the MMA. Coverage reduces to 60% of original benefit amount at age 65 and will reduce to 40% of original benefit amount at age 70. Coverage terminates at age 75.

### Individual Life Policy Conversion Option

If a covered individual later becomes ineligible for this group coverage, conversion to an individual whole life policy is allowed, without proof of good health. Accidental death and dismemberment coverage cannot be converted.

## Minnesota Medical Association Group Term Life Insurance

### Competitive Semi - Annual Net Cost

Insured's Age	\$50,000	\$100,000	\$250,000	\$500,000
Under 30	\$ 12.00	\$ 24.00	\$ 60.00	\$ 120.00
30-34	15.00	30.00	75.00	150.00
35-39	27.00	54.00	135.00	270.00
40-44	39.00	78.00	195.00	390.00
45-49	60.00	120.00	300.00	600.00
50-54	99.00	198.00	495.00	990.00
55-59	147.00	294.00	735.00	1,470.00
60-64	294.00	588.00	1,470.00	2,940.00
65-69*	289.00*	579.60*	1,449.00*	2,898.00*
70-74*	283.20*	566.40*	1,416.00*	2,832.00*

\*Renewal only. Coverage reduces to 60% of original benefit amount at age 65 and will reduce to 40% of original benefit amount at age 70. Costs shown for ages 65-74 are what you would pay for the reduced amount of coverage. All coverage terminates at age 75. Premiums include the cost for group term life insurance and the disability waiver of premium benefit.

Premiums are based on your age and increase as you enter a new age bracket. Your age is your age on the plan anniversary of January 1. Rates shown are guaranteed until 1/1/2015.

### 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.

## Additional Association – Negotiated Benefits

### Special Offers for New Members

New Members who apply for coverage within 90 days of becoming a new member in the MMA will be eligible for coverage on a simplified underwriting basis. Members may apply for \$100,000 up to age 50.

### 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 Accidental Death and Dismemberment benefit (AD&D) option pays your beneficiary double the value of your coverage if you die in a covered accident, to a maximum of \$500,000.

In addition, if you are dismembered or lose your sight in a covered accident, you will receive a portion of your AD&D benefit, 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 form.

### Member Advantage

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