

Must all township officials be covered by the plan?

Yes. It is a group plan. All township officers must elect to have the coverage, and all must carry the same plan.

Can the township cover employees?

Yes. Full and part-time employees can be covered. Employee plan must be the same as officers' plan.

What do we do when someone leaves the board?

Contact MBA at 800.360.6117 or www.MinnesotaBenefitAssociation.org and let a service representative know who left the board and who the replacement will be.

May an officer that leaves the board continue this coverage?

Yes. Please call the MBA office to inform a service representative that the officer has left the board. The officer will receive a bill directly from the insurance company.

Please call the MBA office at 800.360.6117 if you have any questions.

GUARANTEED CONVERSION CONTINUATION FEATURE

You may continue your identical insurance protection after you leave township government. To do so you must contact MBA within 31 days of leaving the board.

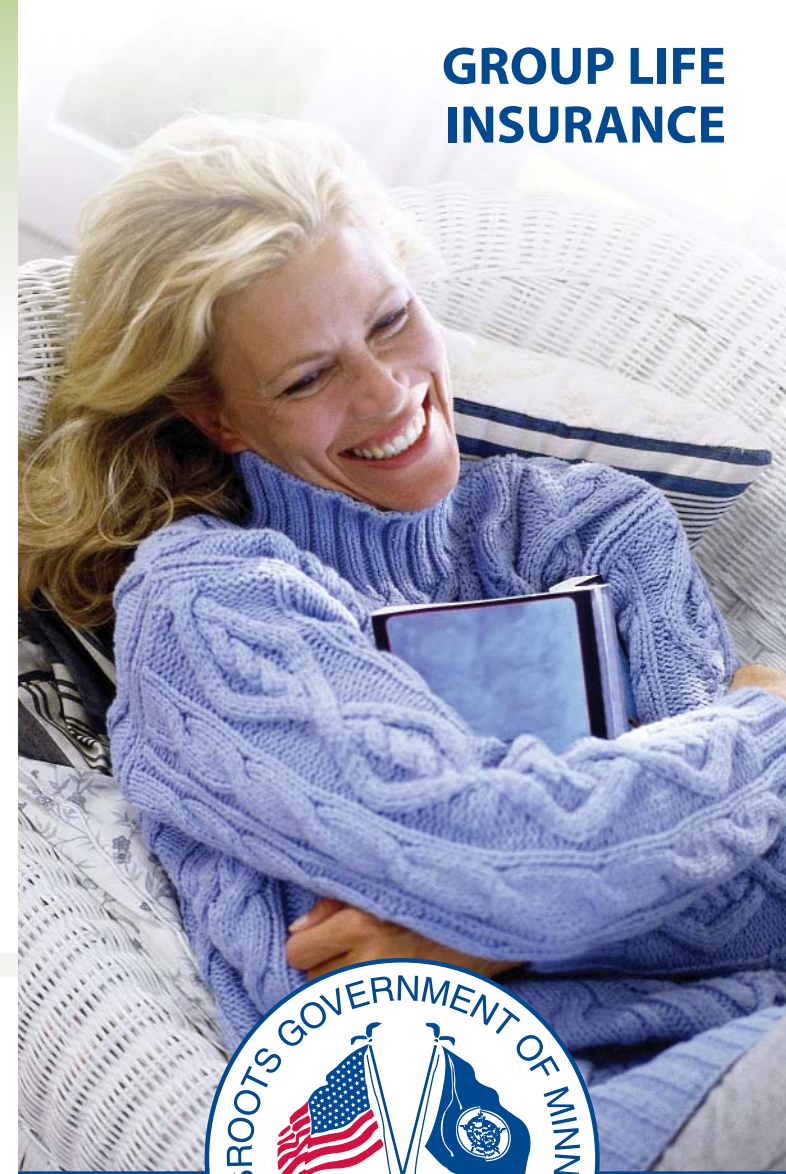
Note:

If you are age 80 or over when you leave the board, conversion is to accidental death and dismemberment coverage only.

EXCLUSIONS

The group life death benefit will not be paid if your death results from suicide, whether sane or insane, within two years from the date of issue. The group common carrier death benefit will not be paid if your death results from war; participation in an insurrection; suicide or attempted suicide; bodily or mental infirmity or illness; bacterial infections; commission of a felony; voluntary intake of drugs, poisons or gases; flight in or descent from any aircraft if the insured is being transported for any purpose other than a passenger.

GROUP LIFE INSURANCE



HOW TO ENROLL

1. Complete the enrollment resolution form. Be sure to check the box indicating which plan your township has chosen.
2. Complete the census information for your township officers. If you choose to insure employees, complete that section also.
3. Submit a check for the annual premium, along with the enrollment resolution.
4. Mail to:

**Township Group Life Administrator
6701 Upper Afton Road
Woodbury, MN 55125**

This material outlines the basic features of the insurance and is subject to the provisions of Group Policy 101MBA.
Endorsed by the Minnesota Association of Townships.
The Minnesota Benefit Association is a non-profit organization of public officials and employees.



Sponsored by the **Minnesota Benefit Association**
www.MinnesotaBenefitAssociation.org
800.360.6117

Underwritten by
Security Life Insurance Company of America
Minnetonka, MN



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BENEFITS



BRONZE PLAN

\$80 annually
per board member or employee

SILVER PLAN

\$160 annually
per board member or employee

GOLD PLAN

\$240 annually
per board member or employee

PLATINUM PLAN

\$320 annually
per board member or employee

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Group Life Insurance

Guaranteed coverage (no health questions asked) that you may keep when you leave the board.*

\$5,000

\$10,000

\$15,000

\$20,000

2

H.E.L.P. Loan

Available if you are diagnosed as terminally ill with six months or less to live (no restrictions on how you may use the money).

\$2,500

\$5,000

\$7,500

\$10,000

3

Accident Hospital Intensive Care

Pays up to 15 days per intensive care confinement resulting from accident, with a 60 day lifetime maximum (benefit terminates at age 80).

\$100 per day

\$200 per day

\$300 per day

\$400 per day

4

Transportation Common Carrier

Pays if your death results from an accident while you are a passenger on a commercial airplane, train, bus or taxi.

\$50,000

\$100,000

\$150,000

\$200,000

5

Accidental Death or Dismemberment

Available only to retired officers age 80 and over, who choose to continue their group coverage.**

\$12,500

\$25,000

\$37,500

\$50,000

Group life insurance is the most common fringe benefit provided to elected officials and public employees at all government levels.

* Your group life benefit amount is level to age 70. Then it is reduced by one-half. At age 75 it is reduced again by one-half. At age 80 and over, the only benefit under this plan is accidental death or dismemberment, **unless** you are still on the board. In that case, your life insurance benefit amount will continue at the age 75 level until you retire. See exclusions paragraph on back for more details.

** Pays full benefit for accidental death from any cause, or for loss of both hands or both feet or one hand and one foot, or sight in both eyes; pays 50% of full benefit amount for loss of either hand or either foot or sight in either eye.

