

The Minnesota Association

of Townships endorses the Township Officers Group Life, Accident & Group Dental Programs administered by the Minnesota Benefit Association. MBA is a non-profit association of public officials and employees, whose mission is to provide fraternal and benevolent services and benefits for its member groups. Minnesota Townships are permitted by Minnesota Statute 471.61 to establish group benefit programs covering their officers and employees.

MBA History

The Minnesota Benefit Association, a designated 501 (c) 9 organization, was formed in 1929. In 1931, MBA helped sponsor legislation that established a retirement program for state employees. In addition, MBA became the first designated organization to offer group life insurance to employees of the state.

MBA has broadened its scope over the years. Now, in addition to state employees, membership includes county, municipal, township and school district employees and elected officials.



Township Benefit Program

*Insurance Programs
for Township Officers and Employees*

**Group Term Life
Accident
Group Dental
Group Disability**



MBA's mission is to provide financial services and special membership programs to enhance the comfort, security and well being of its members throughout the state of Minnesota and its state universities, counties, cities, townships and school districts.

PROGRAM OVERVIEW

Group Term Life

Group Life Insurance is the most common fringe benefit provided to elected officials and public employees at all government levels. Are your elected officials and public employees covered?

Accident

Accidents can happen anytime. Considering all the things that are dependent on a person's ability to earn an income, accident insurance could be the most important insurance they own. All active township officers and eligible employees can be covered, regardless of their occupation.

Group Dental

Many public officials are self-employed and don't have access to group dental coverage. This program allows elected township officers and full-time employees, along with their spouse and unmarried children, to enjoy dental insurance coverage at group rates.

Disability

Disability can happen anytime – often when it's least expected. When you consider all the things that are dependent on your working or on your savings in retirement you can see why your income and savings are a valuable asset. All active township officers and eligible employees can be covered.

REQUIREMENTS

Township officers must be actively engaged in Township responsibilities.

Township employees must work 20 or more hours per week (1000 hours per year).

Group Term Life Insurance

A Township enrolls all of its officers and has the option of including employees who work for the Township at least 20 hours per week. All officers and employees must be covered by the same plan. The Township pays the premium and all officers are required to participate.

Accident Insurance

Available to any Township officers or employees (working at least 20 hours per week). The entire Township board does not need to participate and individual billing can be arranged.

Group Dental Insurance

Each Township officer and employee has the option to participate. At least two officers or employees must participate to enroll in the group program. The Township will be billed for all participating officers/employees; however, the Township can request reimbursement from the officer or employee for the annual premiums.

Disability Insurance

A Township enrolls all of its officers and has the option of including employees who work for the Township at least 20 hours per week. All officers and employees must be covered by the plan. The Township pays the premium and all officers are required to participate.

How to Enroll

Contact the Minnesota Benefit Association for complete plan descriptions, enrollment forms and resolutions at:

800-360-6117
www.MinnesotaBenefitAssociation.org
Minnesota Benefit Association
6701 Upper Afton Road
St. Paul, MN 55125

Group Term Life Insurance

Platinum Plan

\$320 ANNUAL PREMIUM

per board member or employee

\$20,000 death benefit*

\$10,000 Accelerated Life Benefit
(if diagnosed as terminally ill with
six months or less to live)

\$2,000 Seat Belt Benefit

\$200,000 if death is a result of a covered
accident while a Passenger on a commercial
airplane, train, bus or taxi

Gold Plan

\$240 ANNUAL PREMIUM

per board member or employee

\$15,000 death benefit*

\$7,500 Accelerated Life Benefit
(if diagnosed as terminally ill with
six months or less to live)

\$1,500 Seat Belt Benefit

\$150,000 if death is a result of a covered
accident while a passenger on a commercial
airplane, train, bus or taxi

Silver Plan

\$160 ANNUAL PREMIUM

per board member or employee

\$10,000 death benefit*

\$5,000 Accelerated Life Benefit
(if diagnosed as terminally ill with
six months or less to live)

\$1,000 Seat Belt Benefit

\$100,000 if death is a result of a covered
accident while a passenger on a commercial
airplane, train, bus or taxi

Bronze Plan is also available.

*Group life benefits reduce by one-half at
age 70 and by half again at age 75; life benefits
terminate at age 80.

Rates guaranteed to January, 2015.

Underwritten by
ReliaStar Life Insurance Company
Minneapolis, MN
Policy Form LP08GP

Underwritten by
Assurity Life Insurance Company
Lincoln, NE
Policy Form W A200

Group Dental Insurance

Choice Plan Monthly Rates

\$32.61 OFFICER OR EMPLOYEE

\$65.95 OFFICER OR EMPLOYEE + ONE

\$92.76 FAMILY

Billing options available.

A—Preventative care

2 exams and cleanings per year, x-rays,
fluoride treatments to age 16

No deductible

No waiting period

100% co-insurance

B—Basic Care

Fillings, simple extractions

\$50 deductible

No waiting period

80% co-insurance

C—Major Care

Oral surgery, endodontics, periodontics,
crowns, bridges, dentures

\$50 deductible

12-month waiting period

50% co-insurance

A, B, C — COMBINED ANNUAL MAXIMUM \$1,000

D—Orthodontics

For children under age 19

No deductible

12-month waiting period

50% co-insurance

D — LIFETIME MAXIMUM \$1,000:

(annual maximum \$500)

Other plans and optional benefits

are available. Contact Minnesota Benefit Association
for details.

Group Disability Insurance

Plan

\$171 ANNUAL PREMIUM

per officer or employee

\$150 weekly benefit for a maximum of
52 weeks

Benefits begin 15th day for accident/
30th day for illness

All products are
guarantee issue.

[no underwriting]

[no medical exams]

“ The Minnesota Association of Townships
has had a relationship with MBA for many
years. I look forward to continuing our
relationship. Our goal at MAT is to work
with MBA to enhance and broaden the
coverages offered to our town officers.
MAT recognizes the dedication of our
town officers and would like to see that
both MBA's guaranteed group and individual
coverages are maintained at a high level. ”

Gary Pedersen
Executive Director
Minnesota Association of Townships

Underwritten by
Security Life Insurance Company of America
Minnetonka, MN
Policy Form GH-1112-37790

Underwritten by
UniCare Life & Health Insurance Company
Chicago, IL