

Township

Benefit Program



Coverage Summary



**Serving those who
serve Minnesota**

About Minnesota Benefit Association

Minnesota Benefit Association (MBA), 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.

Minnesota Benefit Association 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.

Minnesota Benefit Association's mission is to provide financial and benevolent 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.

The Minnesota Benefit Association (MBA), on behalf of the Minnesota Association of Townships, brings you benefit programs in group term life, individual dental and vision insurance, and identity theft and legal protection.

Minnesota townships are permitted by Minnesota Statute 471.61 to establish group benefit programs covering their officers and employees.

Premier products for Minnesota township officers and employees

Benefit Program Overview

Minnesota Benefit Association brings to Minnesota township officers and employees, a range of benefits in:

- Group Term Life Insurance
- Group Disability Insurance
- Group Medicare
- Dental and Vision
- Identity Theft and Legal Protection

These benefits are available to all Minnesota townships, regardless of the size of the township.

Eligibility

You are eligible for these benefits if you are a:

- Class I Township Officer
- Class II Full-Time Employee
(working more than 20 hours per week or 1,000 hours annually)

How to Enroll

Contact Minnesota Benefit Association for complete plan descriptions and enrollment forms.

Minnesota Benefit Association
6701 Upper Afton Road
Woodbury, MN 55125

800.360.6117
MinnesotaBenefitAssociation.org

Group Term Life Insurance

Group life insurance is the most common fringe benefit provided to elected officials and public employees at all governmental levels. This group term life insurance plan offers guaranteed coverage, with no health questions asked and that you may keep even after you leave Township government.

Other benefits associated with this product include:

- Accelerated Life Benefit which is available if you are diagnosed as terminally ill with six months or less to live. Receipt of the accelerated benefit may be taxable, or may adversely affect your eligibility for Medicaid or other government benefits. You should consult your personal tax advisor to assess the impact of this benefit.

- Seat Belt Benefit which pays an additional 10% of your life insurance benefit if you die in a covered auto accident while wearing your seat belt.

The Seat Belt Benefit is included with the Accidental Death and Dismemberment (AD&D) Benefit. The AD&D Benefit is available only to retired officers age 80 and over, who choose to continue their group coverage.

- Common Carrier Benefit which pays if your death results from a covered accident while you are a fare paying passenger on public transportation.

The Common Carrier Benefit is included with the Accidental Death and Dismemberment (AD&D) Benefit. The AD&D Benefit is available only to retired officers age 80 and over, who choose to continue their group coverage.

- The ability to upgrade coverage plans without evidence of insurability.

Coverage Plans

Coverage Category	Bronze \$80 Annual	Silver \$160 Annual	Gold \$240 Annual	Platinum \$320 Annual
Group Term Life Insurance	\$5,000	\$10,000	\$15,000	\$20,000
Accelerated Life Benefit	\$2,500	\$5,000	\$7,500	\$10,000
Seat Belt Benefit	\$500	\$1,000	\$1,500	\$2,000
Common Carrier Benefit	\$50,000	\$100,000	\$150,000	\$200,000
Accidental Death and Dismemberment Benefit ¹	\$12,500	\$25,000	\$37,500	\$50,000

How to Enroll

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.

Contact Minnesota Benefit Association for complete plan descriptions and enrollment forms.

Phone: 800.360.6117

Web: MinnesotaBenefitAssociation.org

¹ Available only to retired officers age 80 and over, who choose to continue their group coverage.

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

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of coverage. All coverage is subject to the terms of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern.

Rates shown are guaranteed until April 1, 2020

Group Term Life Insurance is underwritten by ReliaStar Life Insurance Company. Minneapolis, MN.
Policy form LP08GP

Dental and Vision

Our oral and ocular health can be key indicators in detecting early stages of many health risks and diseases along with preventing many other health issues.

The plan provides for affordable coverage with instant free online quotes, coverage for individuals 18+ (including seniors), no online enrollment fees and a 30-day customer satisfaction guarantee.

PrimeStar Dental

Benefits of this program include:

- Immediate coverage with no waiting periods
- Discounts within the Ameritas dental network
- Flexibility of going in or out of the network

Ameritas Dental Network

The Ameritas Dental Network gives you a high number of access points in Minnesota and discounts averaging 30% on dental services. If you use an out-of-network provider, your charges will be based on the Usual and Customary Charge. To find a provider near you, go to star.ameritas.com/findadentist.

PrimeStar Vision

Benefits of this program include:

- One exam each year
- No waiting periods for immediate coverage
- VSP or EyeMed networks for the greatest savings

Dental and Vision information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Group dental, vision and hearing care products (9000 Rev. 03-16, dates may vary by state) and individual dental and vision products (Indiv. 9000 Ed. 07-16, dates may vary by state) are issued by Ameritas Life. Some plan designs are not available in all areas and subject to individual state regulations.

Identity Theft and Legal Protection

Identity Theft may happen at any time. This protection offers you an active monitoring service with identity restoration. Legal protection helps you with many issues regarding traffic violations to simply needing legal advice. A strong network of attorneys through Minnesota are there to support you.

Identity Theft Shield

- Covers up to 10 family members
- Protects all five areas: Criminal, Medical, Financial, Character, Employment
- Up-to-date credit reports
- Continuous monitoring
- Credit restoration services
- Children's identity theft

Legal Services

Preventative Legal Services

- Unlimited consultation for any personal or business questions
- Letters and phone calls by your attorney to resolve legal issues quickly
- Document and contract review
- Two comprehensive traditional and living wills (one for both you and your spouse)

Motor Vehicle Legal Services

- Unlimited consultation for any personal or business questions
- Representation for criminal charges resulting from operating your car
- Assistance to reinstate a suspended driver's license
- Assistance to recover up to \$2,000 of personal property damage for fender benders

How to Enroll

At MinnesotaBenefitAssociation.org, navigate to the 'LegalShield' section under Townships. Follow enrollment instructions via the "Enroll online" link provided on the page.





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These programs are endorsed by Minnesota Benefit Association (MBA), a non-profit association, and underwritten by private companies authorized to do business in Minnesota. These programs are not available to the general public. For complete eligibility and program details, please review the specific information and benefit summaries available from the MBA website or the MBA administrative offices. [MinnesotaBenefitAssociation.org](https://www.MinnesotaBenefitAssociation.org) ■ 800.360.6117