

Protect your family's financial future



Why do I need life insurance?

Group term life insurance provides cost effective insurance protection during your working years. It provides an additional level of financial protection alongside your personal savings, individual life insurance and Social Security benefits. Group term life insurance allows you the flexibility to increase your coverage when your family's need for financial protection is the greatest and to lower your coverage when your financial commitments decrease.

Beneficiaries receive funds to help with their everyday living expenses – such as mortgage payments or medical bills – education expenses, your funeral costs and more.

Your family is everything – and group term life insurance can help protect their financial future so you can enjoy everyday moments in the here and now.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection should you die or become dismembered due to a covered accident – whether it occurs at work or elsewhere.



Need some guidance to find the life insurance amount that's right for you?

Use your personal online benefits decision tool (Benefit Scout®) to learn more about your life insurance benefits, evaluate your needs and ask questions.

Visit lifebenefits.com/jhu

Your basic and optional coverages

Basic coverage (automatically enrolled)

Basic term life	\$10,000	<ul style="list-style-type: none"> • Maximum coverage: \$3,000,000 (basic and supplemental combined) • Includes matching AD&D benefit
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Optional coverages

Supplemental employee term life	1-8x annual base salary	<ul style="list-style-type: none"> • Maximum coverage: \$3,000,000 (basic and supplemental combined)
Dependent term life	Option 1: Spouse/domestic partner (DP): \$4,000 and child: \$2,000 Option 2: Spouse/domestic partner (DP): \$10,000 and child: \$5,000	<ul style="list-style-type: none"> • Children are eligible from live birth to age 26
Voluntary AD&D	1-8x annual base salary Family plan: <ul style="list-style-type: none"> • Spouse/DP (with children): 50% • Spouse/DP (no children): 60% • Each child (with spouse/DP): 20% • Each child (no spouse/DP): 20% 	<ul style="list-style-type: none"> • Maximum coverage: \$3,000,000 (basic and voluntary combined) • Spouse/DP maximum: \$250,000 • Child maximum: \$50,000

Monthly cost of coverage

Rates increase with age.

Supplemental employee term life

Age	(Rates/\$1,000/month)
Under 25	\$0.020
25-29	0.021
30-34	0.029
35-39	0.037
40-44	0.046
45-49	0.069
50-54	0.116
55-59	0.214
60-64	0.271
65-69	0.512
70 and over	0.830

Voluntary AD&D

Employee only	\$0.014
Employee and family	\$0.025

All rates are subject to change

Here's how to calculate your monthly premium:

Total coverage amount	\$	_____
÷ 1,000	\$	_____
✖ your rate	\$	_____
= Monthly premium	\$	_____

Dependent term life

One premium provides coverage for all eligible dependents

Option 1 (\$4,000/\$2,000)	\$1.067 per month
Option 2 (\$10,000/\$5,000)	\$2.673 per month

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Johns Hopkins University. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively at work requirement of the policy.

Products are offered under policy form series 14-31700.19 and 15-31900.19.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates. Securian Life Insurance Company is an affiliate of Securian Financial Group, Inc.



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400 Robert Street North, St. Paul, MN 55101-2098
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