

# *Minnesota Life Group Basic Term Life & AD&D Insurance Plan*

## **ELIGIBILITY**

All full time employees are enrolled in the program as a condition of employment.

## **COST OF COVERAGE\***

**The program is free to employees. The premium is paid by the County of Culpeper.**

## **EFFECTIVE DATE OF COVERAGE**

Employee's full time hire date

## **DETAILS OF BENEFIT- BASIC TERM LIFE**

This program provides life insurance during active employment;

- Natural death benefit – annual salary rounded to the next highest thousand and then doubled.

- Accidental death benefit – If a death is accidental, an additional benefit is payable to the amount of the natural death benefit.

- Dismemberment benefit –

- 1st Option** - Loss of one limb or sight of one eye – annual salary rounded to next highest thousand

- 2nd Option** – (a) Loss of two limbs, (b) total loss of eye sight or (c) loss of one limb and the sight of one eye – annual salary rounded to next highest thousand and doubled

- Felonious Assault Benefit – benefit equal to the lesser of \$50,000 or 25% of the accidental death or dismemberment benefit amount if you die or suffer dismemberment because of a felonious assault. In addition, if death occurs due to a felonious assault, and if the employee has a dependent child or dependent children less than age 18 (or older, if still a high school student), we will provide for each such qualifying child a Virginia Education Savings Trust account that may be used for college tuition and mandatory fees at any accredited college or university in the country that is eligible to participate in federal student financial aid programs. The amount would be equivalent to the cost of a 4-year pre-paid university contract with the Virginia College Savings Plan.

- Repatriation Benefit - \$5000.00 or the cost of transportation to return your remains if you die in an accident at least 75 miles from home.

- Safety Belt Benefit –10% percent of accidental or dismemberment amount or \$50,000- whichever is less if you are wearing your seat belt but die or suffer dismemberment in an accident

Benefit examples for an employee with an annual salary of \$25,200:

Benefit	Amount of Benefit	Calculation
Natural Death	\$52,000	\$26,000 x 2
Accidental Death	\$52,000	\$26,000 x 2
Natural + Accidental Double Indemnity combined	\$104,000	
Dismemberment Benefit		
•1st Option	\$26,000	
•2nd Option	\$52,000	
Felonious Assault Benefit	\$13,000	25% of accidental benefit
Repatriation Benefit	\$2,675	Cost to return remains
Safety Belt Benefit	\$5,200	10% of accidental benefit

### Living benefit

Any insured may receive up to 100% of their life insurance while they are living, if they have been diagnosed with a terminal illness with a life expectancy of 12 months or less.

### TERMINATION OF EMPLOYMENT

You no longer have life insurance if you (1) terminate employment with Culpeper County and (2) do not meet the minimum age and service requirements to receive a retirement benefit with VRS at the time of separation.

If you retire through VRS or meet the minimum age and service requirements at the time of separation, your basic group life benefit remains in effect at no cost to you.

### QUESTIONS

The VRS Group Life insurance provider is Minnesota Life. Questions about your life insurance coverage can be directed to:

**Minnesota Life**  
**P.O. Box 1193**  
**Richmond, VA 23218-1193**  
**1-800-441-2258**

Benefit can also be accessed through MYVRS at <https://www.varetire.org/myVRS/>.

**NOTE: Please see the Certificate Policy for Age Reduction stipulations on both the Basic and Optional Term Life coverages.**

**MINNESOTA LIFE**

A Securian Company