



Summary of life insurance coverage options and cost



Life insurance benefits through your employer can help your family navigate the financial challenges that may arise from the loss of a loved one.

Term life insurance provides a budget-friendly way to help protect your family's financial future.

- **Income replacement:** Can help your family maintain their lifestyle by covering essential daily living expenses like mortgage/rent payments, child care, groceries and more
- **Final expenses:** May ease the burden of funeral costs, medical bills and other end-of-life expenses
- **Cost-effective:** Employer-based life insurance is generally less expensive than other life insurance solutions. It can allow you to temporarily supplement your outside coverage, to increase your total protection during your working years when your family depends on your income

Accidental death and dismemberment (AD&D) insurance provides additional financial protection for a loss resulting from a covered accident – whether the accident occurs at work or elsewhere.

- **Accidental death:** Pays both life insurance and AD&D benefits to your beneficiary
- **Dismemberment:** Provides direct payments to you, based on the severity of the injury



Learn more

Visit Securian's educational microsite to learn more about your insurance program, naming beneficiaries, applying for coverage that requires health questions and much more.

From the site, you can also access our Benefit Scout® tool, to help you evaluate how much life insurance you need.

Visit Securian.com/qnity-insurance

Act now to protect your family through the unexpected.

Your basic and optional coverages

Basic coverages (automatic benefit)

Basic term life	1.5x your annual earnings	<ul style="list-style-type: none">• Maximum: \$1,000,000• Includes an AD&D benefit that matches the amount of term life insurance coverage
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Optional coverages (employee paid)

Employee supplemental life	1-7x your annual earnings	<ul style="list-style-type: none">• Maximum: \$1,500,000
Spouse/domestic partner supplemental life	\$10,000, \$25,000 or an election in \$50,000 increments up to \$400,000	<ul style="list-style-type: none">• Maximum: \$400,000
Child supplemental term life	\$5,000, \$10,000 or \$20,000	<ul style="list-style-type: none">• Children are eligible from live birth to age 26
Voluntary AD&D	Employee/spouse/domestic partner/child Option A: \$500,000/\$300,000/\$100,000 Option B: \$250,000/\$150,000/\$50,000 Option C: \$100,000/\$50,000/\$25,000 Option D: \$50,000/\$25,000/\$10,000	<ul style="list-style-type: none">• Elect option A, B, C or D• And elect whether to insure employee only, employee + spouse/domestic partner, employee + child or employee + spouse/domestic partner + child

Beneficiary

Your beneficiary(ies) will receive insurance proceeds in the event of your death. Keep this designation up to date as life progresses, to help ensure any payment would be made according to your wishes and without delay. You are the beneficiary of insurance on your dependents.

Beyond active employment

You can choose to continue to be insured with Securian Financial beyond active employment. Premiums are generally higher than those paid by active employees.

Coverage available without health questions

There are certain times in which you can enroll for coverage without answering health questions. Below is a summary of those options.

Within 31 days of initial eligibility

- Employee: Enroll for one to three times your base annual earnings; not to exceed \$500,000.
- Spouse/domestic partner: Enroll for up to \$10,000.

Health questions never required

- Child and/or voluntary AD&D coverage can be elected during initial eligibility, annual enrollment, and qualified family status changes and never requires health questions.

To apply for coverage other than what's outlined here, you'll be asked to satisfy an evidence of insurability application that generally consists of just a few health questions.

Enroll/update coverage

Online: Qnity Benefits Portal at worklife.alight.com/qnity

Phone: **844-QNITY00**, 9:00 a.m. to 6:00 p.m., ET, Monday through Friday

Download the Alight mobile app

Visit <http://alight.com/app>

Name/update beneficiary

Qnity Benefits Hub

Questions?

844-QNITY00, 9:00 a.m. to 6:00 p.m., ET, Monday through Friday



Monthly cost of coverage

Employee/spouse/domestic partner supplemental life (rates/\$1,000/month)

Age	Employee	Spouse/ domestic partner
Under 25	\$0.013	\$0.016
25-29	0.014	0.020
30-34	0.022	0.029
35-39	0.033	0.044
40-44	0.045	0.059
45-49	0.079	0.104
50-54	0.138	0.182
55-59	0.228	0.303
60-64	0.356	0.473
65-69	0.638	0.850
70-74	1.109	1.477
75 and over	1.654	1.854

Child life

One premium provides coverage for all eligible children

\$1,000	\$0.037 per month
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Voluntary AD&D

(rates/\$1,000/month)

Employee	\$0.017 per \$1,000 per month
Spouse/domestic partner	\$0.017 per \$1,000 per month
Child	\$0.032 per \$1,000 per month



Calculate premium:

Coverage amount	\$
divided by 1,000	\$
times rate based on age	\$
Monthly premium	\$



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lifebenefits.com

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Benefit Scout is an educational tool designed to help you understand and make decisions about your employee benefits. This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to EKC Advanced Electronics USA, LLC. 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.

In certain circumstances the coverage you elect may require us to approve Evidence of Insurability (EOI) before coverage takes effect. If EOI is required, you should receive correspondence from us indicating we have approved your EOI before your employer deducts or submits premiums for the portion of coverage requiring EOI. If you have questions about whether EOI is required for coverage or has been approved, contact us at 866-889-6221.

Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life Insurance Company is solely responsible for the financial obligations under the policies or contracts it issues.

Products are offered under policy form series 14-31700 and 14-31900.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.