



Life insurance coverage available with no health questions

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

A full list of your life insurance coverage options is outlined on the next page. To apply for coverage other than what's outlined here, you'll answer a few questions about your health history – along with height and weight.

Within 30 days of initial eligibility

- Employee voluntary life: Elect one to three times your salary
- Voluntary spouse life: Elect \$10,000 or \$20,000

Health questions never required

- Enrolling for child and/or voluntary AD&D coverage never requires health questions

Once your coverage is effective, you never have to re-enroll to continue your coverage.

Prepared for:



Initial eligibility refers to the first time a person is eligible for coverage. For you, the employee, this is when you're hired and become eligible for benefits.

For your spouse, it's when you become eligible for benefits or within 30 days of a new marriage.



Your basic and optional coverages

Basic coverages (automatically enrolled)

Basic life	1.5x salary	• Maximum: \$500,000
Basic AD&D	1.5x salary	• Maximum: \$500,000

Optional coverages

Voluntary employee life	1-8x salary	• Maximum: \$750,000; cannot exceed \$1,250,000 combined with basic life
Voluntary spouse life	\$10,000 increments	• Maximum: \$100,000
Voluntary child life	\$5,000 increments	• Maximum: \$20,000 • Children are eligible from live birth until age 26
Voluntary AD&D	1-8x salary	• Maximum: \$750,000

If your spouse or child is eligible for coverage as an employee, they cannot be covered as your dependent. A child may be covered by only one employee.

Beginning at age 65, basic life and AD&D, voluntary employee life and VAD&D coverage reduces to 65 percent of the amount in effect prior to age 65.

Beginning at age 65, voluntary spouse life coverage reduces to a percentage of the amount in effect prior to age 65: to 65 percent at age 65, to 50 percent at age 70 and to 25 percent at age 75.

Monthly cost of coverage

Employee/spouse voluntary life (rates/\$1,000/month)

Age	Employee	Spouse
Under 25	\$0.050	\$0.047
25-29	0.055	0.056
30-34	0.065	0.074
35-39	0.076	0.084
40-44	0.100	0.093
45-49	0.150	0.140
50-54	0.230	0.214
55-59	0.390	0.400
60-64	0.620	0.614
65-69	1.150	1.181
70 and over	2.060	1.916

Voluntary child life

One premium provides coverage for all eligible children

\$5,000	\$0.50 per month
\$10,000	\$1.00 per month
\$15,000	\$1.50 per month
\$20,000	\$2.00 per month

Voluntary AD&D

Employee	\$0.030 per \$1,000 per month
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Please note, voluntary employee and spouse life rates increase with age and are subject to change.

Here's how to calculate your premium:

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

Enroll

Enroll online at mymodine.bswift.com

Questions?

For questions about your coverages, contact the Benefits HelpLine at **262-619-8200**.

Frequently asked questions

What is term life and AD&D insurance?

Group term life insurance provides a cost-effective way to prepare for the unexpected by adding an extra level of protection during your working years. Your loved ones may benefit from life insurance to cover medical bills, funeral costs and estate management expenses. It can also be a critical resource in helping with your family's ongoing expenses.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection in the event that a covered accident results in an insured person's loss of life, hearing, sight, paralysis and more.

Do I have to answer health questions?

Enrolling for coverage other than what is outlined on page one will require that you answer a few questions about your health history, along with height and weight. Based on your answers, it will be determined whether anything further is needed to make a decision to approve or decline the application. If by any chance your application is not approved, you will still get any coverage that didn't require the health question and it will not affect any coverage you already have.

What should I know about naming a beneficiary?

Naming a beneficiary, and keeping it up to date with life's changes, can help ensure any proceeds are paid according to your wishes and without delay. You can name a person, charity, trust or your estate. You can also break up the payout by percentage. Beneficiary changes can be made anytime throughout the year.

Can I take my coverage with me if I leave Modine?

You can continue to be insured with Securian beyond active employment without answering health questions. Premiums are generally higher than those paid by active employees.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Modine Manufacturing Company. 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.

Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life 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.



Learn more

Visit Securian's educational microsite to learn more about naming beneficiaries, the experience of applying for coverage that requires health questions and much more.

Visit securian.com/modine-insurance



PREPARE
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lifebenefits.com

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