

Welcome to Minnesota Life

- Administered by Ochs, Inc.

Effective July 1, 2014 Minnesota Life will become the NEW Life and Accidental Death & Dismemberment (AD&D) Insurance carrier for Cochise Combined Trust.

All basic and supplemental life coverage amounts you currently have will be carried over to Minnesota Life, no action is needed.

SUPPLEMENTAL LIFE PLAN

With a new carrier comes **new reduced rates*** and a great opportunity to review the supplemental life insurance coverage amounts you currently have for yourself and your family and enroll for more. New or increased elections require completing the Evidence of Insurability form and will become effective upon underwriting approval.

Review your benefit plan options below and find the **reduced rates** and additional plan features and services on the reverse side.

LIFE INSURANCE ENROLLMENT

April 2 - 30, 2014

- **Employee Supplemental Life**
\$10,000 - \$500,000 (not to exceed 6x annual salary)
- **Spouse Life**
\$5,000 - \$250,000 (not to exceed 100% of employee's total coverage)
- **Child Life**
\$10,000 (covers all eligible children)

Your plan at a glance

Coverage Type	Coverage Options	Additional Information
Basic Term Life and Accidental Death and Dismemberment (AD&D) <i>Employer Paid</i>	<ul style="list-style-type: none"> • Amount varies according to job classification (ask your employer or see certificate for details) 	<ul style="list-style-type: none"> • All coverage is Guaranteed - no health questions • AD&D coverage matches the Basic Term Life amount • Age reductions apply beginning at age 65 or 70 depending on job classification (ask your employer or see certificate for details)
Dependent Life Package <i>Employer Paid</i>	<ul style="list-style-type: none"> • Spouse \$2,500 / Child \$2,500 • Children up to 6 months are provided a \$250 benefit 	<ul style="list-style-type: none"> • All coverage is Guaranteed - no health questions • A child may only be covered by one parent, if both are employed by Cochise Combined Trust
Supplemental Term Life <i>Employee Paid</i>	<ul style="list-style-type: none"> • \$10,000 increments • Maximum \$500,000 (not to exceed 6x annual salary) 	<ul style="list-style-type: none"> • Evidence of Insurability will be required for new or increased amounts
Spouse Term Life <i>Employee Paid</i>	<ul style="list-style-type: none"> • \$5,000 increments • Maximum \$250,000 (not to exceed 100% of employee total basic and supplemental coverage amount) 	<ul style="list-style-type: none"> • Evidence of Insurability will be required for new or increased amounts • A spouse is not eligible, if also eligible as an employee
Child Term Life <i>Employee Paid</i>	<ul style="list-style-type: none"> • \$10,000 • Children up to 6 months are provided a \$1,000 benefit 	<ul style="list-style-type: none"> • Evidence of Insurability will be required for new elections • One rate covers all eligible children from Live birth to 26 years • A child may only be covered by one parent, if both are employed by Cochise Combined Trust

*Reduced rates below age 70.

**Employee or Spouse Supplemental Life Rate
per \$10,000 per pay period**

Age	Reduced Rates*
Under 25	\$ 0.25
25 - 29	\$ 0.30
30 - 34	\$ 0.40
35 - 39	\$ 0.45
40 - 44	\$ 0.60
45 - 49	\$ 1.05
50 - 54	\$ 1.85
55 - 59	\$ 3.05
60 - 64	\$ 3.75
65 - 69	\$ 6.55
70 - 74	\$ 10.30
75**	\$ 11.90

Premium rates increase with age each July 1.

*Reduced rates below age 70.

**Additional rates beyond age 75 are available upon request.

Child Life Rate - Covers all eligible children

Benefit	Cost per pay period
\$10,000	\$0.65

**Supplemental Life Premium Calculation Example
Cost per pay period**

A 40 year old employee elects \$50,000
of Supplemental Term Life Insurance:

Coverage elected	\$50,000
Total number of units	\$50,000 / 10,000 = 5
Rate per \$10,000 (age 40)	\$0.60 (from table above)
Rate times # of units	\$0.60 x 5 = \$3.00

Semi-monthly premium = \$3.00

Complete a Beneficiary Form

Your employer is requesting that all benefit eligible employees update their beneficiary designations currently on file. Please complete and turn in the attached beneficiary designation form to your Benefits Office.

Plan Features

- **Waiver of Premium** - If you become totally disabled your life insurance premiums may be waived.
- **Accelerated Death Benefit** - If you become terminally ill with a life expectancy of 12 months or less, you may request early benefit payment of up to 100% of the life insurance amount.
- **Accidental Death and Dismemberment (AD&D)** - Provides an additional insurance benefit if death results from an accident, or pays a benefit if there is a loss from an injury as defined in the plan.
- **Portability or Conversion** - If you are no longer eligible for coverage as an active employee, you can take your coverage with you. You may port your coverage prior to age 70, or you may convert your coverage to an individual life insurance policy at any age. Premiums may be higher than those paid by active employees.

Additional Services

Convenient Payroll Deductions

- Premiums are automatically deducted from your paycheck.

LifeSuite Benefits

You pay no additional premiums to access the following tools and services.

- **Travel Assistance Services** - Global Rescue provides travel assistance services to all active U.S. employees covered under the group life insurance program and their spouses and dependents. The services are available 24/7/365 for emergency assistance and transport services when traveling 100 or more miles away from home. Pre-trip resources are also available. For more information, including program terms and conditions, visit LifeBenefits.com/travel or call 1-855-516-5433 in the U.S. and Canada. From other locations, you can call collect to +1-617-426-6603.
- **Legal Services** - Ceridian provides employees and their dependents telephone access to a national network of 22,000+ accredited attorneys for consultation on simple wills, estate planning documents and other legal issues. Discounts are available for participating attorneys. Contact Ceridian at 1-877-849-6034 or visit www.lifeworks.com (username: will, password: preparation).
- **Legacy Planning Services** - Active and retired employees, spouses and dependents can access resources designed to help individuals and families work through end-of-life issues when dealing with the loss of a loved one or planning for their own passing. These resources are available at LegacyPlanningServices.com.
- **Beneficiary Financial Counseling** - Beneficiaries who receive at least \$25,000 in policy benefits may choose to use independent beneficiary counseling services from PricewaterhouseCoopers LLP.

Take Action—Enroll Now!

Be sure to take advantage of this enrollment opportunity. All forms must be turned in to your Benefits Office by April 30, 2014.

Questions:

Contact your Benefits Office; or call Ochs, Inc. at 1-800-392-7295 M-F 6:00 am to 2:30 pm MST; or email your questions to ochs@ochsinc.com.

Services provided by Ceridian, Global Rescue LLC, and PricewaterhouseCoopers LLP are their sole responsibility. The services are not affiliated with Minnesota Life or its group contracts and may be discontinued at any time. Certain terms, conditions and restrictions may apply when utilizing the services. To learn more, visit the appropriate website.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life to the policyholder. 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.



MINNESOTA LIFE

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