

## Questions and answers

### Must all township officials be covered by the plan?

Yes. It is a group plan. All township officers must elect to have the coverage, and all must carry the same plan.

### Can the township cover employees?

Yes. Full- and part-time employees working at least 20 hours per week can be covered. Employee plan must be the same as officers' plan.

### What do we do when someone leaves the board?

Contact MBA at 800.360.6117 or [Info@MinnesotaBenefitAssociation.org](mailto:Info@MinnesotaBenefitAssociation.org) and let a service representative know who left the board and who the replacement will be.

### May an officer that leaves the board continue this coverage?

Yes. Please call the MBA office to inform a service representative that the officer has left the board, and to obtain information on how to continue your benefits.

## How to enroll

1. **Complete the enrollment resolution form.** Be sure to check the box indicating which plan your township has chosen.
2. **Complete the census information** for your township officers. If you choose to insure employees, complete that section also.
3. **Submit a check** for the annual premium, along with the enrollment resolution.
4. **Mail to** Township Group Life Administrator  
6701 Upper Afton Road  
Woodbury, MN 55125

## Guaranteed continuation feature

You may continue your amount of insurance coverage after you leave township government. To do so you must contact MBA within 30 days of leaving the board.

*Note: If you are age 80 or over when you leave the board, the life insurance benefit terminates and you can elect an Accidental Death & Dismemberment benefit. Contact MBA for more details, including information about converting your life insurance benefit to an individual whole life policy following termination.*

## Exclusions

The only exclusion under the group term life coverage is death by suicide within the first two years of coverage. The AD&D benefit, which includes the Seat Belt and Common Carrier benefits, is subject to additional exclusions. Please read your certificate of insurance for details.

**Call 800.360.6117 with any questions**

Group Term Life Insurance is underwritten by The Prudential Insurance Company of America.

This document is for summary purposes only. For a complete description of benefits and limitations, please read your Certificate of Insurance.

The Minnesota Benefit Association is a non-profit organization of public officials and employees.



Sponsored by Minnesota Benefit Association  
[MinnesotaBenefitAssociation.org](http://MinnesotaBenefitAssociation.org)  
800.360.6117

Underwritten by  
The Prudential Insurance  
Company of America

# Township Benefit Program

## Group Term Life Insurance



**Serving those who  
serve Minnesota**

# Benefits summary

Select the group term life insurance benefit that is right for your township

		<b>Bronze Plan</b> \$80 annually per board member or employee	<b>Silver Plan</b> \$160 annually per board member or employee	<b>Gold Plan</b> \$240 annually per board member or employee	<b>Platinum Plan</b> \$320 annually per board member or employee
<b>1</b>	<b>Group Term Life Insurance</b> Guaranteed coverage (no health questions asked) that you may keep when you leave the board.*	\$5,000	\$10,000	\$15,000	\$20,000
<b>2</b>	<b>Accelerated Life Benefit</b> Available if you are diagnosed as terminally ill with six months or less to live (no restrictions on how you may use the money).	\$2,500	\$5,000	\$7,500	\$10,000
<b>3</b>	<b>Seat Belt Benefit</b> Pays an additional 10% of your life insurance benefit if you die in a covered auto accident while wearing your seat belt. The Seat Belt Benefit is included with the Accidental Death and Dismemberment (AD&D) Benefit. The AD&D Benefit is available only to retired officers age 80 and over, who choose to continue their group coverage.	\$500	\$1,000	\$1,500	\$2,000
<b>4</b>	<b>Common Carrier Benefit</b> Pays if your death results from a covered accident while you are a passenger on a commercial airplane, train, bus or taxi. The Common Carrier Benefit is included with the Accidental Death and Dismemberment (AD&D) Benefit. The AD&D Benefit is available only to retired officers age 80 and over, who choose to continue their group coverage.	\$50,000	\$100,000	\$150,000	\$200,000
<b>5</b>	<b>Accidental Death and Dismemberment Benefit</b> Available only to retired officers age 80 and over, who choose to continue their group coverage.**	\$12,500	\$25,000	\$37,500	\$50,000

Group term life insurance is the most common fringe benefit provided to elected officials and public employees at all government levels.

\* Your group term life benefit amount is level to age 70. Then it is reduced by one-half. At age 75 it is reduced again by one-half. At age 80 and over, the only benefit amount under this plan is accidental death or dismemberment, unless you are still on the board. In that case, your life insurance benefit amount will continue at the age 75 level until you retire. See exclusions paragraph on back for more details.

\*\* Pays the specified benefit for death as a result of a covered accident. Also pays a benefit for loss of both hands, both feet, sight in both eyes, one hand and one foot, one hand or one foot and sight in one eye, or one hand or one foot or sight in one eye. See certificate for full benefit details and exclusions.

Rates shown are guaranteed until April 1, 2020.

MBA Township S10592



MinnesotaBenefitAssociation.org