

Protect your family's financial future



Guaranteed coverage during annual enrollment

During each Annual Enrollment period, if you're currently participating in the supplemental Group Term Life (GTL) insurance plan, you may be eligible to increase existing coverage without completing evidence of insurability (EOI) to answer health questions.

Employee GTL plan:

Increase existing coverage from one times salary to two times salary or two times salary to three times, to a maximum of \$700,000

Elections for spouse GTL and employee GTL exceeding these amounts require EOI.

Always guaranteed:

- Voluntary AD&D elections never require EOI
- Dependent Child elections never require EOI

Have you designated a beneficiary?

Reviewing your beneficiary designations, and updating them if necessary, is an important part of owning life insurance. Annual Enrollment is a good time to log on to your [benefits portal](#) and review your beneficiaries.



Find the insurance that's right for you

Use Securian Financial's life insurance estimator tool to help you make your life insurance elections with confidence. By answering a few simple questions, you can determine the coverage that meets your needs and budget.

Hourly (class code 6) employees visit: LifeBenefits.com/sodexohourly

Salaried (class code 1-4) employees visit: LifeBenefits.com/sodexosalary



Your basic and optional coverages

Basic coverage (automatically enrolled)		
Free Basic Life plan	<p>All benefit-eligible employees are automatically enrolled in the Free Basic Life plan.</p> <p>Salaried employees are also automatically enrolled in the Business Travel Accident plan.</p>	<ul style="list-style-type: none"> • Guaranteed coverage • Age reductions apply¹
Optional coverages		
Employee GTL plan	1-7x your salary	<ul style="list-style-type: none"> • Minimum coverage: \$10,000 • Maximum coverage: \$1,000,000
Spouse/Domestic Partner GTL option	\$10,000, \$25,000, \$50,000, \$75,000 or \$100,000	<ul style="list-style-type: none"> • You must have Employee GTL insurance to elect Spouse/Domestic Partner GTL coverage • Spouse/Domestic Partner GTL coverage may not exceed the amount in force on the employee
Dependent GTL option	\$10,000 or \$20,000	<ul style="list-style-type: none"> • Dependent children are eligible from live birth to age 26 • A dependent child may only be covered by one Sodexo employee • You must have Employee GTL insurance to elect dependent coverage • All elections are guaranteed without EOI
Voluntary Accidental Death and Dismemberment (AD&D)	<p>Employee only: \$25,000 increments</p> <p>Family plan: (% of employee's Voluntary AD&D coverage) Spouse/ Domestic Partner + children: 50% and 15%</p> <p>Spouse only: 60%</p> <p>Dependent Child only: 20%</p>	<ul style="list-style-type: none"> • All elections are guaranteed without EOI • Maximum employee only coverage: \$350,000 • You must have Employee GTL insurance to elect Voluntary AD&D coverage • In the family plan, percentages shown reflect a percentage of the employee's Voluntary AD&D coverage that each dependent will receive as coverage • Age reductions apply¹

If your spouse/domestic partner or child is eligible for employee coverage, they cannot be covered as a dependent.

1. Beginning at age 65, coverage reduces to a percentage of the amount in effect prior to age 65: to 65 percent at age 65, to 45 percent at age 70, to 30 percent at age 75 and to 20 percent at age 80.

Monthly cost of coverage

Please note, rates increase with age.

Employee and Spouse/Domestic Partner GTL (rates/\$1,000/month)		
Age	Non-nicotine (preferred)	Nicotine (general)
Under 25	\$0.049	\$0.087
25-29	0.049	0.087
30-34	0.065	0.117
35-39	0.072	0.131
40-44	0.076	0.154
45-49	0.115	0.232
50-54	0.166	0.374
55-59	0.311	0.698
60-64	0.520	0.985
65-69	1.001	1.896
70 and over	1.750	2.809

Dependent GTL One premium provides coverage for all eligible children	
\$10,000	\$0.86 per month
\$20,000	\$1.72 per month

Voluntary AD&D (rates/\$1,000/month)	
Employee only	\$0.45 per \$25,000
Employee and family	\$0.75 per \$25,000

All rates are subject to change.

Enrollment and resources found on the back cover

Here's the easy math to your monthly premium:

Total coverage you need \$ _____

÷ 1,000 \$ _____

X your rate \$ _____

= Monthly premium \$ _____



Protect your family when they need it most

GTL insurance is a simple, cost-effective way to provide an extra level of financial protection for your family during your working years. When an insured person dies, beneficiaries receive funds to help with their everyday living expenses – such as mortgage payments or medical bills, education expenses, your funeral costs and more – so they can continue to live the lifestyle they live today.

AD&D insurance provides additional financial protection should you or your family member die or become dismembered due to a covered accident – whether it occurs at work or elsewhere.

Take your coverage with you

If you are no longer eligible for coverage as an active employee, you may be eligible to port your life insurance coverage or you may convert your life coverage to an individual life insurance policy. Costs may be higher than those paid by active employees.

Enroll

Log on to your employee portal at sodexobenefitscenter.com

Questions?

Contact the Sodexo Benefits Service Center at **1-855-668-5040**

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Sodexo, Inc. 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 for employees and the hospitalization confinement provision for dependents. Products are offered under policy form series 14-31700.19 and 14-31900.19. Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates. Securian Life Insurance Company is an affiliate of Securian Financial Group, Inc.



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lifebenefits.com

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F73260-1 Rev 8-2020 DOFU 9-2019
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