



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

Act now to protect your family through the unexpected.



Evaluate your insurance needs

Visit Benefit Scout® to learn more about your insurance options, ask questions and determine your needs.

Visit LifeBenefits.com/Scout2

Your basic and optional coverages

Basic coverage (automatic benefit)

Basic term life	1x your covered annual earnings	<ul style="list-style-type: none"> • Maximum: \$1,500,000 • Includes matching AD&D benefit
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Optional coverages

Supplemental term life	1-10x your covered annual earnings	<ul style="list-style-type: none"> • Maximum: \$3,000,000
Supplemental spouse/ domestic partner life	\$5,000, \$10,000, \$25,000, \$50,000, \$100,000, \$150,000 or \$200,000	<ul style="list-style-type: none"> • Coverage may not exceed 100% of the amount of the employee's coverage
Child supplemental term life	\$2,500, \$5,000, \$10,000 or \$25,000	<ul style="list-style-type: none"> • Children are eligible from live birth to age 26 • Coverage may not exceed 100% of the amount of the employee's supplemental coverage
Voluntary AD&D	Employee plan: 1-10x your covered annual earnings	<ul style="list-style-type: none"> • Employee AD&D maximum: \$3,000,000 • Spouse/domestic partner AD&D maximum: \$1,800,000 • Child(ren) AD&D maximum: \$750,000
Employee + family voluntary AD&D	Family plan: Spouse/domestic partner and child coverage is a percentage of the employee's voluntary AD&D amount Spouse/domestic partner (with children): 40% Spouse/domestic partner (no children): 50% Each child (with spouse/domestic partner): 10% Each child (no spouse/domestic partner): 15%	

If your spouse/domestic partner 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.

Covered earnings means basic gross annual rate of pay. It includes shift premium pay, and for salespeople it also includes commissions and bonuses paid during the prior full calendar year. Earnings are calculated at the start of each year and are used to determine coverage for the full calendar year.

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: Choose one to three times your covered annual earnings
- Spouse/domestic partner: Choose up to \$50,000

Health questions never required

- Child and/or voluntary AD&D coverage can be elected during any enrollment period, 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.

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

Enroll/update coverage

To enroll go to:
aptia365.com/msi

Questions?

Coverage and enrollment:
Call Motorola Solutions
Benefits Center at
855-727-8189



Per paycheck cost of coverage

Supplemental employee and spouse/domestic partner life (rates/\$1,000/paycheck)

Age	Rate
Under 30	\$0.030
30-34	0.050
35-39	0.060
40-44	0.070
45-49	0.110
50-54	0.170
55-59	0.340
60-64	0.400
65 and over	0.470

Optional child life

One premium provides coverage for all eligible children

\$2,500	\$0.225
\$5,000	\$0.450
\$10,000	\$0.900
\$25,000	\$2.250

Voluntary AD&D (rates/\$1,000/paycheck)

Employee only	\$0.020
Employee and family	\$0.030

Please note, employee and spouse/domestic partner rates increase with age and are subject to change.



Calculate premium:

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

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 Motorola Solutions, 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.

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.



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