



## Explore the benefits of life insurance

### 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 three questions about your health history - along with height and weight.

#### **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**

- Enrolling for child coverage 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/domestic partner, it's when you become eligible for benefits or within 31 days of a new marriage.



## Your basic and optional coverages

### Basic coverage (automatically enrolled)

<b>Basic term life</b>	1x your covered annual earnings	<ul style="list-style-type: none"> <li>• Maximum: \$1,250,000</li> <li>• Includes matching AD&amp;D benefit</li> </ul>
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### Optional coverages

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

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.

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.

## Per paycheck cost of coverage

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

Age	Rate
Under 30	\$0.013
30-34	0.020
35-39	0.025
40-44	0.030
45-49	0.045
50-54	0.070
55-59	0.140
60-64	0.165
65 and over	0.195

### Child life One premium provides coverage for all eligible children

\$0.045

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

Employee only	\$0.010
Employee and family	\$0.015

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

**Enrollment instructions and frequently asked questions are on the next page**

## Here's how to calculate your per paycheck premium:

Total employee supplemental term life and AD&D coverage amount \$ \_\_\_\_\_

÷ 1,000 \$ \_\_\_\_\_

× your rate (based on your age) \$ \_\_\_\_\_

**= Per paycheck premium \$ \_\_\_\_\_**



## Need some guidance on how much life insurance you need?

Use Securian Financial's online benefits decision tool, Benefit Scout®. By answering a few simple questions about your family and finances, you can determine the coverage that meets your needs and budget.

[LifeBenefits.com/Scout2](https://LifeBenefits.com/Scout2)

## Frequently asked questions

Q. What is term life and AD&D insurance?

A. 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.

Q. Do I have to answer health questions?

A. Enrolling for coverage other than what is outlined on page one will require that you answer three 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 questions and it will not affect any coverage you already have.

Q. Can I take my coverage with me if I leave Motorola?

A. 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 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 active at work requirement of the policy.

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.

## Enroll

To enroll go to: [www.mercermarketplace365plus.com/MSI](http://www.mercermarketplace365plus.com/MSI)

## Questions?

Coverage and enrollment:

Call Motorola Solutions Benefits Center at **855-727-8189**



INSURANCE  
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[lifebenefits.com](http://lifebenefits.com)

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