



C.H. Robinson's  
Group term life and AD&D insurance

Insurance products issued by:  
Securian Life Insurance Company

## Protect your family's financial future

Enroll in your group life insurance plan



C.H. ROBINSON



## Take advantage of guaranteed coverage now!

During this initial open enrollment period, you may elect the following coverage options without answering health questions, also known as evidence of insurability.

- **Employee:** Elect or increase up to one times your annual base salary, up to a maximum of 3x your annual base salary
- **Spouse:** Increase coverage in \$25,000 increments, up to a total of \$50,000, for current insureds only
- **Child:** Elections never require EOI

Elections made outside of open enrollment and elections exceeding these amounts require EOI. Applicants previously declined coverage must also provide EOI.

### Questions?

Learn more by contacting [hrservicecenter@chrobinson.com](mailto:hrservicecenter@chrobinson.com) or calling 877-692-4791.



### Need some guidance?

Benefit Scout™ provides information and tools to help you understand and make decisions about your benefits. Visit [LifeBenefits.com/CHRobinson](https://LifeBenefits.com/CHRobinson)

### Why do I need life insurance?

**Group term life insurance** provides cost-effective insurance protection during your working years. It provides an additional level of financial protection alongside your personal savings, individual life insurance and Social Security benefits. Group term life insurance allows you the flexibility to increase your coverage when your family's need for financial protection is the greatest and to lower your coverage when your financial commitments decrease.

Beneficiaries receive funds to help with their everyday living expenses — such as mortgage payments or medical bills — education expenses, your funeral costs and more.

Your family is everything — and group term life insurance can help protect their financial future so you can enjoy everyday moments in the here and now.

**Accidental death and dismemberment (AD&D) insurance** provides additional financial protection should you or your family die or become dismembered due to a covered accident — whether it occurs at work or elsewhere. This is provided and paid by C.H. Robinson.



## Your basic and optional coverages

Basic coverage (employer paid)		
✓	Basic life and AD&D	<p>1x annual earnings, multiplied then rounded to the next higher \$1,000</p> <ul style="list-style-type: none"><li>• Maximum coverage: <b>\$800,000</b></li><li>• Includes a matching AD&amp;D benefit</li><li>• Age reductions apply<sup>1</sup></li></ul>
Optional coverages		
+	Supplemental employee life	<p>1-8x annual earnings, multiplied then rounded to the next higher \$1,000</p> <ul style="list-style-type: none"><li>• Maximum coverage: <b>\$1,000,000</b></li><li>• Age reductions apply<sup>1</sup></li></ul>
+	Supplemental spouse life	<p>\$25,000 increments</p> <ul style="list-style-type: none"><li>• Maximum coverage: <b>\$100,000</b></li><li>• Age reductions apply<sup>1</sup></li></ul>
+	Supplemental child life	<p>\$2,000 increments</p> <ul style="list-style-type: none"><li>• Maximum coverage: <b>\$10,000</b></li><li>• Children are eligible from live birth to 26 years of age</li><li>• If an employee's first eligible child dies within 30 days of birth but prior to the employee enrolling in child life coverage, we will pay a benefit of \$2,000</li></ul>

If your spouse or child is also a C.H. Robinson employee, you may not elect supplemental spouse or dependent life insurance coverage. A child may only be covered by one parent.

1. Beginning at age 70, coverage reduces to a percentage of the amount in effect prior to age 70: to 65 percent at age 70 and to 50 percent at age 75.



### Why life insurance?

Learn how life insurance can protect your financial future by watching a brief video at [LifeBenefits.com/videos/term](https://LifeBenefits.com/videos/term)



## Monthly cost of coverage

Please note, rates increase with age.

Employee and spouse supplemental insurance (Rate/\$1,000/month)	
Age	Rate per \$1,000/month
Under 25	\$0.027
25-29	0.027
30-34	0.036
35-39	0.047
40-44	0.065
45-49	0.107
50-54	0.164
55-59	0.299
60-64	0.377
65-69	0.377
70-74	0.377
75 and over	0.377

## Child life (Rate/\$1,000/month)

\$0.036

All rates are subject to change.



## Here's the easy math to your monthly premium:

Total coverage  
you need \$ \_\_\_\_\_

÷ 1,000 \$ \_\_\_\_\_

x your rate \$ \_\_\_\_\_

=

Monthly premium \$ \_\_\_\_\_

## How much life insurance do I need?

Check out our life  
insurance calculator at  
[LifeBenefits.com/insuranceneeds](https://LifeBenefits.com/insuranceneeds)

## Take your coverage with you

If you are no longer eligible for coverage as an active employee, you may be eligible to port your group life insurance coverage or you may convert your life coverage to an individual life insurance policy. Premiums may be 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 C.H. Robinson Worldwide, 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.

Products are offered under policy form series 14-31700

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.



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

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