

# News about your life insurance benefit

Banner Health is committed to providing our employees with valuable benefits programs. Recently we reviewed life insurance carriers and we've chosen Minnesota Life as our new group life insurance carrier. Minnesota Life has an outstanding reputation for service and financial strength. Minnesota Life also brings additional coverage options, enhanced plan features and new services to all Banner Health life insurance eligible employees.

## **New features of Group Life Insurance plan**

In addition to the life insurance amount that Banner Health provides, life insurance eligible employees may also be able to elect optional coverage and take advantage of these new options.

- Spouse/Domestic Partner coverage is now available up to \$50,000 (up to a maximum of 50 percent of employee's coverage amount).
- Child coverage is now available up to \$15,000 (up to a maximum of 25 percent of employee's coverage amount).
- An enhanced Accelerated Death Benefit allows an insured to receive early payment of benefits, up to 100 percent of the death benefit, if he or she becomes terminally ill with a life expectancy of 12 months or less.

## **No action necessary**

Your current amount of group life insurance will automatically continue with Minnesota Life effective January 1, 2009. **Life insurance eligible employees may still increase their optional coverage by one level each year during annual enrollment.**

## **About Minnesota Life**

Minnesota Life is the country's 4th largest group life insurer and among the most highly rated insurance companies in the country. The company is known for its customer service focus, combining people and technology to provide the best service possible.

For more information about Minnesota Life, and to view the company's financial ratings, visit [www.lifebenefits.com](http://www.lifebenefits.com).

## **More information provided on BannerBenefits.com**

For more information about our life insurance plan and the new services offered, please visit [www.BannerBenefits.com](http://www.BannerBenefits.com).

## New services offered to all life insurance eligible employees

Once enrolled for group life insurance coverage, life insurance eligible employees, their spouses/domestic partners, and dependents have access to the following new services.

- **Will Preparation and Legal Services** — Employees, their spouses/domestic partners and dependents may take advantage of will preparation and legal services through Ceridian LifeWorks. The program provides telephone access to a national network of 22,000+ accredited attorneys for consultation on simple wills, estate planning documents and other legal issues. The program also provides document review, discounts for retention of attorneys and access to a library of legal forms, guides and resources.

**For more information** on the will preparation program, please call Ceridian LifeWorks at 1-877-849-6034 or visit [www.lifeworks.com](http://www.lifeworks.com):  
Username: *will* Password: *preparation*

- **Beneficiary Financial Counseling** — Beneficiaries who receive at least \$25,000 in policy benefits may choose to use independent beneficiary counseling services from PricewaterhouseCoopers LLP (PwC), a professional services firm with decades of experience in personal financial education and counseling. The counseling services are designed to help families make sound financial decisions at a difficult time. PwC advisors do not sell insurance or investment products, and no information will be given to PwC without your beneficiary's written consent. There is no additional cost for this service.

- **Travel Assistance** — Europ Assistance USA provides 24-hour emergency travel assistance to active U.S. employees and their families when they are traveling for business or pleasure 100 or more miles from home. The service includes assistance in locating and accessing physicians, dentists, medical facilities and pharmacies, arranging and paying for medical evacuation or returning mortal remains, providing interpreters or relaying messages to friends and family and offering a wide range of travel information. There is no additional cost for this service.

\*Family coverage does not require travel with the employee.

**For more information** on the travel assistance program, please call Europ Assistance USA at 1-877-708-6992 or visit [www.lifebenefits.com/travelassistance](http://www.lifebenefits.com/travelassistance)

**Minnesota Life Insurance Company**  
A Securian Company

**Group Insurance**  
[www.lifebenefits.com](http://www.lifebenefits.com)

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