

How much does it cost?

The VRS Optional Group Life insurance program provides additional life insurance protection at attractive group rates. Premiums for the employee and the spouse are based on the age of the insured person. The rates shown are for each \$1,000 of insurance.

Employee and spouse rates	
Age	Monthly rates per \$1,000
Under 30	\$0.05
30 - 34	0.07
35 - 39	0.08
40 - 44	0.09
45 - 49	0.14
50 - 54	0.22
55 - 59	0.43
60 - 64	0.66
65 - 69	1.27
70 - 74	2.06
75 and over	2.06

Child(ren) rates

One premium covers all children; there is no per-child rate.

Option	Insurance amount 15 days to maximum age	Flat monthly rate
1	\$10,000	\$0.80
2	\$10,000	\$0.80
3	\$20,000	\$1.60
4	\$30,000	\$2.40

Who are the beneficiaries for Optional Life?

Because the beneficiaries of an employee's Optional Life insurance are generally the same as those designated for the VRS Basic Group Life insurance, you can be sure your loved ones will receive this added protection.

The employee is the beneficiary of the spouse and the children's Optional Life coverage.

How do I apply for Optional Life?

Just complete the Enrollment Application (VRS-39) contained in this pamphlet and send it — if applicable — with the completed Evidence of Insurability form (VRS-32) to P.O. Box 1193, Richmond, VA 23218-1193.

If you apply for Optional Life within 31 days from the date of employment, you may receive all options, up to a maximum death benefit of \$300,000, without providing evidence of good health.

If you select an option that provides more than \$300,000 of coverage, you'll be required to submit an Evidence of Insurability form (VRS-32). Until coverage is approved, your coverage will be limited to the amount of the next-lowest option, not exceeding \$300,000.

Likewise, your spouse is guaranteed for Option 1 (one-half of your salary) if he or she applies within 31 days after you first become eligible for Optional Life coverage. If you select Option 2, 3 or 4, your spouse will be asked to furnish evidence of insurability for Minnesota Life's approval before he or she will be covered. If the evidence of insurability is not approved, your spouse will continue to be insured for the amount provided under Option 1 (one-half of your salary).

If both you and your spouse are eligible for Optional Life as employees, you may not elect spouse coverage. Likewise, either you or your spouse, not both, may elect coverage for your children.

Child(ren) will receive coverage at the level corresponding to the option you select. Children's coverage also does not require proof of insurability, if coverage is applied for within 31 days of them becoming eligible to be insured.

Application for Optional Life may also be made at any time beyond 31 days after either the employment date or eligibility date. Additional enrollment forms are also available through your benefits administrator or from Minnesota Life. Minnesota Life's address is P.O. Box 1193, Richmond, VA 23218-1193. Or call 1-800-441-2258.