








Enrolling for coverage when newly eligible

During your initial enrollment, you may elect the following coverages:

- **Employee:** Elect up to 7x your annual base pay. If your election is over \$500,000 (Basic and Optional combined), a simplified process of medical underwriting is required.
- **Spouse/Domestic Partner (DP):** Elect up to \$100,000. If your election exceeds \$50,000, a simplified process of medical underwriting is required.
- **Child(ren):** Elect either \$10,000 or \$25,000.
- **Accidental Death and Dismemberment (AD&D):** Elect up to 7x your annual base pay.

Protect your family from the unexpected loss of your life and income during your working years.

Automatically enrolled coverage		
 Provided	Basic Term Life	\$50,000
 Provided	Basic AD&D	1x annual base pay <ul style="list-style-type: none"> • Maximum coverage: \$200,000
Elect the following		
 Elect	Optional Supplemental Term Life	Elect 1-7x annual base pay <ul style="list-style-type: none"> • Minimum coverage: \$10,000 • Maximum coverage: \$1,500,000 (combined with Basic Term Life)
 Elect	Optional Spouse/Domestic Partner (DP) Term Life	Elect in \$25,000 increments <ul style="list-style-type: none"> • Maximum coverage: \$100,000
 Elect	Child/Domestic Partner Child Term Life	Option 1: \$10,000 Option 2: \$25,000 <ul style="list-style-type: none"> • Children eligible from live birth to age 26
 Elect	Optional AD&D	<p>Employee: Elect 1-7x annual base pay</p> <p>Employee and family: <i>Spouse and child coverage is a percentage of employee's Optional AD&D amount</i></p> <p>Spouse/DP 50%; child(ren) 10% Spouse/DP only: 60% Child(ren) only: 15%</p> <ul style="list-style-type: none"> • Maximum employee coverage: \$1,000,000 (combined with Basic AD&D) • Maximum spouse coverage: \$600,000 • Maximum child(ren) coverage: \$100,000

Base pay is defined as your annual base salary as of October 1 of the previous year.

HOW MUCH LIFE INSURANCE DO I NEED?

Check out our life insurance calculator at LifeBenefits.com/insuranceneeds.

Additional features

Beyond paying a benefit in the event of your death, your group life insurance program has other important features:

- **Accidental Death and Dismemberment (AD&D)** – Provides beneficiaries with additional financial protection if an insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.
- **Take your coverage with you** – If you are no longer eligible for coverage as an active employee, you may port your group life insurance coverage (ported coverage ends at age 70) or you may convert your life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.
- **Early benefit payments if diagnosed as terminally ill** – If an insured person becomes terminally ill with a life expectancy of 12 months or less, he/she may request early payment of up to 100 percent of the life insurance amount, up to a maximum of \$1,000,000 (Basic and Optional combined).

Monthly cost of coverage

Optional Supplemental Life - Employee and Spouse/DP

Rates are shown per \$1,000 of coverage and increase with age. Rates are based on the age of the employee and spouse/DP as of January 1, 2016.

Age	Employee	Spouse/DP
Under 25	\$0.060	\$0.061
25-29	0.060	0.061
30-34	0.080	0.082
35-39	0.090	0.092
40-44	0.121	0.102
45-49	0.190	0.153
50-54	0.294	0.235
55-59	0.536	0.439
60-64	0.660	0.673
65-69	1.270	1.295
70-74	2.060	2.101
75 and over	2.060	2.101

Child Term Life

Option 1: \$10,000 \$0.89 per month
Option 2: \$25,000 \$2.23 per month

One premium provides coverage for all eligible children.

Optional AD&D

Employee: \$0.022 per \$1,000
Employee and family: \$0.032 per \$1,000

All rates are subject to change.



Contact HR Solutions at **855-663-6547** or **HRsolutions@oneok.com**

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to ONEOK, 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.

Insurance products are underwritten by Securian Life Insurance Company, an affiliate of Securian Financial Group, Inc. Products offered under policy form series 14-31700 and 14-31900.

Securian Financial Group, Inc.

Group Insurance
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