

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. Applicants previously declined coverage also will be required to answer the health questions.

Within 31 days of initial eligibility¹

- Employee: One to five times your annual base salary; not to exceed \$1,000,000
- Spouse/partner: \$50,000

During each annual enrollment and within 31 days of a family status change

- Employee: One times your annual base salary or increase your existing coverage by one times your annual base salary, not to exceed the lesser of five times your base annual salary or \$1,000,000
- Spouse/partner: Elect or increase coverage by one level 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/partner, it's when you become eligible for benefits or within 31 days of a new marriage.

¹ For all Class 4 employees: your optional employee salary multiple and optional spouse/partner increment in force at time of transition to the term plan will be grandfathered.



Your basic and optional coverages

Basic coverages (employer paid)

Basic life	1x annual base salary	• Maximum: \$1,000,000
Basic employee AD&D	1x annual base salary	• Maximum: \$1,000,000

Optional coverages (employee paid)

Optional employee life	1-8x annual base salary	• Maximum: \$1,500,000 • Age reductions apply
Optional spouse/partner life	\$10,000, \$25,000, \$50,000, \$100,000, \$250,000	
Optional child life	\$10,000 \$20,000	
Optional employee and family AD&D	Optional employee AD&D: 1-8x annual base salary	• Maximum: \$1,500,000
	Optional family AD&D: • Spouse/partner (with children): 40% • Spouse/partner (no children): 50% • Each child (with spouse/partner): 10% • Each child (no spouse/partner): 25%	• Spouse/partner and child coverage is a percentage of the employee's optional employee AD&D amount • Spouse/partner AD&D maximum: \$750,000 • Child AD&D maximum: \$100,000 • Children are eligible from live birth to age 26

If your spouse/partner/child is eligible for coverage as an employee, they cannot be covered as a dependent.

A child may be covered by only one parent, if both parents are employees.

At age 65, optional employee life and optional employee & family AD&D coverage reduces to 65 percent of the amount in effect prior to age 65.

Monthly cost of coverage

Optional employee life and optional spouse/partner life (rates/\$1,000/month)

Age	Employee	Spouse/partner
Under 25	\$0.029	\$0.050
25-29	0.035	0.060
30-34	0.046	0.080
35-39	0.053	0.090
40-44	0.058	0.100
45-49	0.087	0.150
50-54	0.133	0.230
55-59	0.250	0.430
60-64	0.382	0.660
65-69	0.734	1.270
70 and over	1.190	2.060

Optional child life One premium provides coverage for all eligible children

\$10,000 coverage	\$0.200 per month
\$20,000 coverage	\$0.400 per month

Optional employee & family AD&D (rates/\$1,000/month)

Optional employee AD&D	\$0.011
Optional employee & family	\$0.023

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

Enrollment instructions and frequently asked questions are on the next page

Here's how to calculate your monthly premium:

Total employee optional term life and AD&D coverage amount \$ _____

÷ 1,000 \$ _____

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

= Monthly premium \$ _____



Need some guidance to find the insurance amount that's right for you?

Use your personal benefits decision tool, Benefit Scout® to learn more about your life insurance benefits and ask questions. This tool is available on the life insurance page on your enrollment platform.

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 question and it will not affect any coverage you already have.

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

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 Sony Pictures Entertainment 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 14-31700.4 and 14-31900.4.

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
benefitscenter.spe.sony.com

Questions

Call **833-9-SONY-01**



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lifebenefits.com

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