



More value. More choice. More support.



## AN ADDITIONAL BENEFIT TO FURTHER PROTECT PUBLIC SAFETY OFFICERS

Contact Ochs to learn more about the Line of Duty Benefit or to get information about Group Life and Accidental Death & Dismemberment (AD&D) insurance available through The Municipal Pool - where Public Employers receive enhanced plan designs, competitive rates, longer rate guarantees, and better rate stability.

Phone: **651-665-3789** or **1-800-392-7295**

Email: **ochs@ochsinc.com**

On a daily basis, public safety officers put their lives on the line to keep our homes and communities safe and secure. Our Line of Duty benefit helps by providing **additional insurance protection.**

### Public Safety Officers include:

- Police Officers
- Firefighters
- Probation Officers
- Corrections Officers
- Public Transit Officers
- Parole Officers
- Judicial Officers
- Volunteer Firefighters (officially recognized or designated)

### Line of Duty Benefit

If a public safety officer experiences a loss of life or injury while taking action that by rule, regulation, law or condition of employment they are obligated or authorized to perform, they may be eligible for a Line of Duty payout. If it is determined that the loss occurred while taking action to reduce crime, criminal law enforcement or fire suppression, the Line of Duty payment is in addition to the basic (employer paid) Life and AD&D benefit. The benefit paid is **100% of their current AD&D amount, not to exceed \$100,000.**

#### EXAMPLE *(Actual experience and benefit payouts vary)*

A firefighter dies while responding to a building fire and was insured for \$100,000 of basic Life and AD&D. The designated beneficiaries may be eligible to receive:

- a) Life benefit of **\$100,000** +
  - b) AD&D benefit of **\$100,000** +
  - c) Line of Duty benefit of **\$100,000**
- = TOTAL PAYMENT \$300,000**

Life and AD&D insurance products are issued by Minnesota Life Insurance Company or Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues. Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.