

# Online employee self service

We offer industry-leading technology as an integral part of the personalized service that is our hallmark. Rated “Excellent” by the Customer Respect Group, our self-service web site, LifeBenefits, has given plan participants easy access to their group life benefits for nearly a decade.

Our suite of online solutions for group life insurance plan participants is offered on four distinct platforms, as well as a combination approach, to meet the varied needs of our clients and their employees.

Carrier-administered plans	Self-administered plans
<p><b>Enroll and manage</b></p> <p>This full-feature web site allows employees to make their initial enrollment election and manage their existing contract. Employees can:</p> <ul style="list-style-type: none"> <li>• Receive personalized navigation that guides them through each step in the paperless process.</li> <li>• See only the coverage options and amounts available to them.</li> <li>• Benefit from our Real Time Underwriting Response (see back) which performs an initial, immediate review of their application.</li> <li>• Manage their contract online, including:                             <ul style="list-style-type: none"> <li>– Coverage changes</li> <li>– Beneficiary changes</li> <li>– Loan or withdrawal requests*</li> <li>– Fund transfers and allocation changes*</li> </ul> </li> <li>• Access forms, calculators and statements* electronically.</li> </ul> <p><b>Executive management</b></p> <p>This web site allows executives to manage their existing cash value life insurance contracts. Executives can:</p> <ul style="list-style-type: none"> <li>• Complete their initial application on paper and receive access to the site when their contract is issued.</li> <li>• Manage their contract online, including:                             <ul style="list-style-type: none"> <li>– Beneficiary changes</li> <li>– Loan or withdrawal requests*</li> <li>– Fund transfers and allocation changes*</li> </ul> </li> <li>• Access forms, calculators and statements* electronically.</li> </ul> <p><small>* Available only for cash value products.</small></p>	<p><b>Stand-Alone Evidence of Insurability (SAEOI)</b></p> <p>Our SAEOI web site helps self-administered clients “get out of the underwriting business” and puts employees in control of their private medical information.</p> <ul style="list-style-type: none"> <li>• Employers let us know who needs to complete evidence. We provide secure online access for these employees to submit their information.</li> <li>• Advantages of online EOI include:                             <ul style="list-style-type: none"> <li>– Quicker decisions — no mail time</li> <li>– Real Time Underwriting Response (see back)</li> <li>– Opt-in e-mail status updates to keep employees informed</li> <li>– Medical information is kept private and secure</li> </ul> </li> </ul> <p><b>Beneficiary management</b></p> <p>Our online beneficiary management system (BMS) relieves clients from the work of maintaining paper beneficiary records and the worry of complying with state claims laws. The system provides:</p> <ul style="list-style-type: none"> <li>• Employees and benefits staff direct access to up-to-date beneficiary designation information.</li> <li>• Employees the ability to make their beneficiary changes online, ensuring easy access to correct and up-to-date information in the event of a claim.</li> <li>• Management of beneficiaries for products outside of life insurance, for an additional charge.</li> </ul> <p><b>A combined approach</b></p> <p>Clients looking to maximize their employees’ online experience can combine the EOI and BMS platforms.</p>

## Real Time Underwriting Response (RTUR)

Our RTUR system reviews online EOI submissions, and within 60 seconds provides the applicant an update on the status of their submission. Depending on the plan design, a percentage of applications can be approved immediately online. If more information is needed, RTUR will inform the employee of the next step in the underwriting process. If that next step is a paramedical exam, the employee has the option to schedule their exam appointment online.

## Getting connected

Access to the LifeBenefits system can be configured in one of two ways:

- **User ID and password** — Under this approach, we receive a file from the client on a set schedule. We process the file and send welcome letters, containing a personalized user ID and password, to each new employee.
- **Single sign-on** — Single sign-on leverages the client's existing secure benefits web site. We partner with the client to place a special link within their secure benefits web site for employees to access. Behind the scenes, we've developed special programming with the client to transmit the user's information directly to us. Two single sign-on methods are supported: the industry standard SAML connection, as well as an internally developed solution we call Trusted Link.

## What sets LifeBenefits apart?

We are committed to providing clients and their employees with the best self-service technology the industry has to offer. Our commitment is supported by:

- A team of associates dedicated to developing web functionality and training benefits staff.
- An information systems team that is located within our business area and knows our customers.
- Continuous in-depth technology reviews. These reviews prove our web site is easy to use:
  - The Customer Respect Group (CRG), a global research and consulting firm, has rated our LifeBenefits web site “Excellent” for the past two years — the highest ranking available, and less than five percent of sites tested receive.
  - We partner with Usability Sciences, an industry leader, to ensure LifeBenefits helps solve users' needs, not frustrate them.

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The Customer Respect Group (CRG), a global research and consulting firm, has developed a methodology to rate the online experience. For the past two years, our proprietary group life web site, LifeBenefits.com, has received an “Excellent” ranking from CRG, the highest available. Less than five percent of sites tested by CRG receive this ranking.