



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 a few 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 eligibility

- Employee: Elect one to five times your annual earnings; not to exceed \$1,000,000
- Spouse/domestic partner: \$50,000

During each annual enrollment and within 60 days of a family status change

- Employee: One times your annual earnings or increase your existing coverage by one times your annual earnings; not to exceed eight times your annual earnings or \$2,000,000
- Spouse/domestic partner: \$10,000 or increase your existing coverage by one option; not to exceed \$50,000

Health questions never required

- Enrolling for child coverage never requires health questions when elected during any of the above events

Once your coverage is effective, you never have to re-enroll to continue your coverage.

Prepared for:



**Sony
Interactive
Entertainment**



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/domestic partner, it's when you become eligible for benefits or within 31 days of a new marriage.



Your basic and optional coverages

Basic coverage (automatically enrolled)

Basic life and AD&D	Option 1: 2x annual earnings Option 2: \$50,000	<ul style="list-style-type: none"> • Maximum: \$1,500,000 • Includes matching AD&D benefit
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Optional coverages

Supplemental life and AD&D	1-8x annual earnings	<ul style="list-style-type: none"> • Maximum: \$2,000,000 • Includes matching AD&D benefit
Spouse/domestic partner life	\$10,000, \$20,000, \$50,000, \$100,000, \$150,000, \$250,000 or \$350,000	
Child life	\$5,000, \$10,000 or \$25,000	<ul style="list-style-type: none"> • Children are eligible from live birth until age 26 • Children age live birth to 6 months are only eligible for \$5,000

If your spouse/domestic partner or child is eligible for coverage as an employee, they cannot be covered as your dependent. A child may be covered by only one employee.

Electing/increasing coverage above the guaranteed coverage amount may require evidence of insurability.

Monthly cost of coverage

Employee/spouse/domestic partner supplemental term life insurance (rates/\$1,000/month)

Age	Employee supplemental life and AD&D	Spouse/domestic partner life
Under 25	\$0.040	\$0.063
25-29	0.046	0.063
30-34	0.054	0.080
35-39	0.059	0.090
40-44	0.066	0.153
45-49	0.091	0.288
50-54	0.128	0.476
55-59	0.231	0.683
60-64	0.342	1.016
65-69	0.652	1.798
70 and over	1.091	3.048

Child life

One premium provides coverage for all eligible children

\$0.090 per \$1,000 per month

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

Here's how to calculate your premium:

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

divided by 1,000 \$

times your rate (based on your age) \$

Monthly premium \$

Frequently asked questions

What is term life and AD&D insurance?

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.

Do I have to answer health questions?

Enrolling for coverage other than what is outlined on page one will require that you answer a few 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.

What should I know about naming a beneficiary?

Naming a beneficiary, and keeping it up to date with life's changes, can help ensure any proceeds are paid according to your wishes and without delay. You can name a person, charity, trust or your estate. You can also break up the payout by percentage. Beneficiary changes can be made anytime throughout the year.

Can I take my coverage with me if I leave Sony Interactive Entertainment?

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 Interactive Entertainment, LLC. 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 issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for the financial obligations under the policies or contracts it issues.

Products are offered under policy form series 14-31700.4

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.



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