securian FINANCIAL®

Group term life and accidental death and dismemberment (AD&D) insurance program benefits

For employees of the State of Tennessee

Insurance products issued by:
Minnesota Life Insurance Company

Life insurance member handbook

Prepared for:

PARTNERS FOR HEALTH

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What's inside

This booklet provides information on the state of Tennessee-provided group basic term life and AD&D insurance. Additional information about the voluntary term life and voluntary AD&D insurance available to you is also included.

Enrollment in the basic plan is automatic for a newly hired employee. Employee must elect coverage for dependents in Edison.

Instructions for enrolling in the voluntary plans are given in this booklet. Enrolling in the voluntary term life plans is easy and can be done in three simple steps:

1. Review your coverage options
2. Determine your needs and cost with Benefit Scout®
3. Enroll

Questions?

Visit **securian.com/tn-insurance** e-mail **LifeBenefits@securian.com** or call group customer service at **1-866-881-0631** Monday through Friday from 7:00 a.m. to 6:00 p.m. CT

Your basic and optional coverages

The state of Tennessee automatically enrolls you in the basic term life and basic AD&D insurance programs. The state pays for $20,000 basic term life and $40,000 basic AD&D (reduced amounts if age 65 or greater).* You pay the remainder of the premium for basic coverage for yourself and your dependents.

Basic coverage

Basic employee term life (automatically enrolled)	1.5x your base annual salary	• Maximum: $50,000 • $20,000 of this benefit is paid by the state with the balance paid by the employee - You may waive the amount above what is funded by the state. If you waive this amount, you will not be able to re-enroll for the amount above what the state funds
Basic AD&D (automatically enrolled)	2x your basic employee term life amount	• $40,000 of this benefit is paid by the state with the balance paid by the employee - You may waive the amount above what is funded by the state. If you waive this amount, you will not be able to re-enroll for the amount above what the state funds

Examples:

Employee salary $30,000 times 1.5x = $45,000 basic employee term life coverage/$90,000 basic employee AD&D

Employee salary $30,595 times 1.5x = $45,892.50, rounded to $46,000 basic employee term life coverage/ $92,000 basic employee AD&D

Employee salary $47,835 times 1.5x = $71,752.50, limited to $50,000 basic employee term life coverage/ $100,000 basic employee AD&D

Basic dependent term life (Optional/employee paid)	Spouse: $3,000 Child: $3,000	• Includes AD&D benefit • Spouse and child coverage is a percentage of the employee's basic AD&D amount - Spouse enrolled without children: 60% - Spouse enrolled with children: 40% - Each enrolled child: 10%

Voluntary coverage – all employee paid

Voluntary employee term life insurance	$5,000 increments	• Maximum: $500,000; not to exceed 7x your base annual salary
Voluntary spouse term life insurance	$5,000 increments	• Maximum if under age 55: $30,000 • Maximum if age 55 or older: $15,000
Voluntary child term life rider	$5,000 or $10,000	• Children are eligible from live birth to age 26 • Employee or spouse must have voluntary term life coverage for the voluntary child term life rider to be elected
Voluntary AD&D	Employee plan: $50,000, $60,000, $100,000, $250,000 or $500,000	
Employee + dependent(s) voluntary AD&D	Dependent plan: Spouse and child coverage is a percentage of the employee's voluntary AD&D amount Spouse enrolled with children: 40% Spouse enrolled without children: 60% Each enrolled child: 10%	

If your spouse 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.

Beginning at age 65, employee basic term life/AD&D and dependent basic AD&D coverages reduce to a percentage of the amount in effect prior to age 65: to 65 percent at age 65, to 45 percent at age 70 and to 30 percent at age 75.

*Amounts of $20,000 and $40,000 are subject to legislative approval each year.

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.

As previously covered, you are automatically enrolled in basic employee term life insurance for 1.5 times your base annual earnings as well as basic AD&D coverage for 2 times your basic member term life amount. In addition, you may elect basic dependent coverage.

Within 30 days of initial eligibility

- Employee Basic Term Life/Basic AD&D (1.5x base annual salary, max $50K)
- Dependent Basic Term Life/Basic ($3K)
- Employee Voluntary AD&D: ($50K, $60K, $100K, $250K, $500K)
- Dependent Voluntary AD&D:
  - Spouse Only: 60% of Voluntary AD&D
  - Spouse + Child(ren): Spouse (40%) and Children (10% each) of Employee Voluntary AD&D
  - Child(ren) Only: 10% of Employee Voluntary AD&D
- Voluntary Employee Term Life ($5K increments, lesser of 5x base annual salary or $500K)
- Voluntary Spouse Term Life ($5K)
- Voluntary Child Term Life Rider ($5K or $10K)

During each annual enrollment

- Dependent Basic Term Life/Basic AD&D: Enroll or remove dependents
- Voluntary AD&D: Elect $50K, $60K, $100K, $250K or $500K
- Voluntary AD&D: Enroll or remove dependents
- Voluntary Employee Term Life: Employees currently participating may increase coverage by $5K as long as the total does not exceed the lesser of five times base annual salary or $500K
- Voluntary Child Term Life Rider: Elect $5K or $10K

Health questions

Enrolling for voluntary term life coverage other than what is outlined here will require that you 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.

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

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, it's when you become eligible for benefits or within 30 days of a new marriage.

Monthly cost of coverage

Basic employee term life

$0.152 per $1,000 per month

Basic employee AD&D

$0.019 per $1,000 per month

Basic dependent AD&D

$0.013 per $1,000 per month, per enrolled dependent

Basic dependent term life - spouse

$0.195 per $1,000 per month

Basic dependent term life – spouse + children

$0.101 per $1,000 per month

Basic dependent term life - children

$0.062 per $1,000 per month

Basic dependent term life varies by dependents enrolled – see samples

Spouse only

Spouse only enrolled with $3,000 basic term life:	3 x $0.195 = $0.585

Spouse + child(ren)

Spouse + 1 child will be $6,000 basic term life:	6 x $0.101 = $0.606
Spouse + 2 children will be $9,000 basic term life:	9 x $0.101 = $0.909
Spouse + 3 children will be $12,000 basic term life:	12 x $0.101 = $1.212

Child(ren) only

1 child will be $3,000 basic term life:	3 x $0.062 = $0.186
2 children will be $6,000 basic term life:	6 x $0.062 = $0.372
3 children will be $9,000 basic term life:	9 x $0.062 = $0.558

Voluntary AD&D

$0.021 per $1,000 of enrolled coverage per person

Employee voluntary AD&D monthly premium examples

$50,000	50 x $0.021 = $1.05
$60,000	60 x $0.021 = $1.26
$100,000	100 x $0.021 = $2.10
$250,000	250 x $0.021 = $5.25
$500,000	500 x $0.021 = $10.50

Employee and spouse voluntary term life insurance rates per $1,000

Age	Employee/Spouse
Under 30	$0.048
30-34	0.051
35-39	0.063
40-44	0.096
45-49	0.162
50-54	0.274
55-59	0.427
60-64	0.664
65 and over	1.102

Voluntary child term life rider
One premium provides coverage for all eligible children

$5,000	$0.30 per month
$10,000	$0.60 per month

Rates are subject to change.

Calculate your costs for voluntary term life

Use these examples as your guide to calculating the life insurance costs for you and your spouse for voluntary term life.

Examples:

Employee age 38, chooses $150,000 in coverage

$150,000	÷	**$1,000**	=	**150**	x	**$0.063**	=	**$9.45**
Coverage amount				Coverage units		Monthly rate		Monthly cost

Spouse age 34, chooses $20,000 in coverage

$20,000	÷	**$1,000**	=	**20**	x	**$0.051**	=	**$1.02**
Coverage amount				Coverage units		Monthly rate		Monthly cost

Now just fill in the blanks

	÷	**$1,000**	=		x		=	
Coverage amount				Coverage units		Monthly rate		Monthly cost

Learn more and enroll

Everyone's life insurance needs are unique. It's a good idea to evaluate your family's needs and financial situation before choosing your coverage. We offer an online benefits-decision tool to help you do that: Benefit Scout.

Get step-by-step benefits guidance

Benefit Scout is designed to help you make life insurance elections with confidence. Just answer a few questions, and Benefit Scout identifies the coverage options that make sense for you and your family. Besides learning more about your insurance benefits, you can get cost estimates too.

How to access Benefit Scout:

Log into **LifeBenefits.com/stateoftn**. (You will be prompted to change your password the first time you log in.) Then enter this information:

Your ID: The letters "TN," followed by your Edison ID number

Your password: Your eight-digit date of birth (MMDDYYYY), followed by the last four digits of your Social Security number

Once you're logged in, click "Get started" then click "Visit Benefit Scout."

How to enroll in benefits:

Basic term life/Basic AD&D: You are automatically enrolled in basic term life and basic AD&D coverage. If you want to waive basic term life and basic AD&D coverage above the amount funded by the state (typically $20,000 for basic term life and $40,000 for basic AD&D) or if you want to enroll eligible dependents, you should use **Edison Self-Service**.*

Voluntary Term Life: To enroll yourself or your eligible dependents in voluntary term life coverage, you should navigate to Securian's online enrollment page: **LifeBenefits.com/stateoftn**. Your user ID and initial password can be found to the right.

Voluntary AD&D: To enroll yourself or your eligible dependents in voluntary AD&D coverage, you should use **Edison Self Service**.

Enroll for dependent basic term life/basic AD&D

To enroll for dependent term life/basic AD&D, please log into Edison and complete your enrollment

Enroll for voluntary life

To enroll go to: **LifeBenefits.com/stateoftn**

User ID: The letters "TN," followed by your Edison ID number

Password: Your eight-digit date of birth (MMDDYYYY), followed by the last four digits of your Social Security number

Enroll for voluntary AD&D

To enroll for voluntary AD&D, please log in to Edison and complete your enrollment.

*You may not re-enroll in the amount of basic term life/AD&D coverage above the amount funded by the state if you waive this coverage, unless you have a special qualifying event. Dependent basic term life/basic AD&D is not available if you waive the employee coverage above the amount funded by the state.

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. As a state employee, you have access to basic term life and basic AD&D coverage, voluntary term life coverage and voluntary AD&D insurance.

Voluntary Accidental death and dismemberment (AD&D) insurance provides additional financial protection should you or your family die or become dismembered due to a covered accident, whether it occurs at work or elsewhere. The value of AD&D is two-fold.

- Double indemnity is a term you may have heard. It refers to the fact that in the event of death resulting from a covered accident, this benefit is paid on top of your term life insurance benefit, not in place of it. Your beneficiary would receive both the life and AD&D benefit amounts.
- The second aspect of the program is dismemberment. A percentage of the benefit amount is paid to the insured person if a covered accident resulted in the loss of a limb, eye or hearing, or resulted in partial or full paralysis.

Consider an accident rendering an insured person paraplegic (for which the percentage of benefit paid is 75%), there will likely be expenses such as home and vehicle modifications to accommodate a wheelchair.

Additional benefits included with your AD&D benefits

Basic AD&D

- Seat belt
- Repatriation
- Paralysis or stroke

Voluntary AD&D

- Adaptive home and vehicle
- Coma
- Repatriation
- Plegia

Please refer to the certificate of insurance for specific information regarding these additional benefits.

More information about AD&D insurance

Basic and voluntary AD&D definition and exclusions

Accidental death or dismemberment by accidental injury means that the insured's death or dismemberment results, directly and independently of all other causes, from an accidental bodily injury which is unintended, unexpected and unforeseen. The bodily injury must be the sole cause of death or dismemberment.

The injury must occur while the insured's coverage under the group policy is in force. The insured's death or dismemberment must occur within 180 days after the date of the injury.

In no event will Securian pay the accidental death or dismemberment benefit where the insured's death or dismemberment results from or is caused directly or indirectly by any of the following:

1. Any disease or infirmity of mind or body, and any medical or surgical treatment thereof; or
2. Suicide or attempted suicide, while sane or insane; or
3. Any intentionally self-inflicted injury; or
4. War, declared or undeclared war, whether or not you are a member of any armed force; or
5. Commission of, participation in, or any attempt to commit an assault or felony; or
6. Being under the influence of any narcotic, hallucinogen, barbiturate, gas or fumes, poison or any other controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless as prescribed by the insured's licensed physician. Conviction is not necessary for a determination of being under the influence; or
7. Intoxication as defined by the laws of the jurisdiction in which the accident occurred; or
8. Active participation in a riot. "Riot" means all forms of public violence, disorder or disturbance of the public peace, by three or more persons assembled together, whether with or without a common intent and whether or not damage to person or property or unlawful act is the intent or the consequence of such disorder.

For loss of	Amount of Benefit
Life	Full amount of AD&D insurance
Both Hands or Both Feet	Full amount of AD&D insurance
Speech and Hearing in Both Ears	Full amount of AD&D insurance
One Hand and One Foot	Full amount of AD&D insurance
One Foot and Sight of One Eye	Full amount of AD&D insurance
One Hand and Sight of One Eye	Full amount of AD&D insurance
Quadriplegia	Full amount of AD&D insurance
Paraplegia	75% of amount of AD&D insurance
Speech or Hearing in Both Ears	50% of amount of AD&D insurance
Sight of One Eye	50% of amount of AD&D insurance
One Hand or One Foot	50% of amount of AD&D insurance
Hemiplegia	50% of amount of AD&D insurance
Thumb and Index Finger of One Hand	25% of amount of AD&D insurance

Voluntary group term life insurance during an unpaid leave.

Action required for continuation of coverage.

1. Premium payment is required to maintain voluntary coverage. If premium is not paid to Securian, the following will occur:

For all employees on unpaid leave: An employee who is out on unpaid leave of absence may notify Securian by telephone stating they are on leave without pay requesting to be placed on direct bill immediately. If the employee does not do this, then after three consecutive months of missed payroll deductions a bill will be sent from Securian directly to the employee's home address.

- **Employees who do not pay for coverage during their leave will lose their voluntary life coverage. Voluntary life coverage will lapse.** Upon returning to active employment, the employee will have no voluntary coverage in force. An employee who again wants voluntary group term life insurance coverage may only choose coverage during annual enrollment or if there is a family status change. Evidence of insurability will be required.

2. Returning to active employment

Employees must call Securian Financial and notify them of their return to work and request to restart payroll deductions.

Important notes:

- Upon return to active employment, those who are paying for their coverage on a direct bill basis will need to inform Securian Financial of their return to work date and request to restart payroll deductions.
- Upon return to active employment, those employees who did not pay for coverage during their leave will have no voluntary coverage.

Naming a beneficiary

Choosing a beneficiary

Designating a beneficiary is an important right of life insurance ownership. It lets you determine who receives your policy benefits. Under current tax law, life insurance benefits paid to a beneficiary are generally not taxable income.

Common terminology

- **Primary beneficiary:** The person(s) named will receive the benefit. If a primary beneficiary is not alive at the time of a claim, the benefit will be split among any remaining primary beneficiaries before it is paid to a contingent beneficiary.
- **Contingent beneficiary:** If the primary beneficiaries are no longer living, the benefit is paid to this person or persons.
- **Irrevocable beneficiary:** Once you designate an irrevocable beneficiary, you may not change it without the beneficiary's written permission.
- **Default beneficiary:** If you do not name a beneficiary, policy benefits will be paid to the default beneficiary listed in the certificate of insurance.

For basic term life and basic AD&D insurance, you may designate a beneficiary in Edison Self-Service.

For voluntary AD&D insurance, you may designate a beneficiary in Edison Self-Service. This beneficiary designation is separate from the beneficiary designation under the basic term life and basic AD&D insurance.

Self Service > Employee Work Center > Life Insurance Beneficiaries > Update Beneficiaries.

For spouse voluntary term life insurance, you may designate a beneficiary. If no beneficiary is designated, the employee will be the default beneficiary for this coverage. If the employee is no longer living, the benefits will be paid to the estate of the spouse.

For the voluntary child term life rider, the employee is automatically the beneficiary. If the employee is no longer living, the benefits will be paid to the estate of the child.

To designate a beneficiary for voluntary term life insurance please visit **LifeBenefits.com/stateoftn**. Once logged in, follow this path: Forms & Documents > Beneficiary Designation and Change Request

How to designate multiple beneficiaries

After determining whom you want to select as your beneficiary or beneficiaries, you may then choose what percentage of the benefit each individual should receive.

For example:

Primary:
Jane Doe, daughter; John Doe, son

Jane and John will equally share the proceeds. If any additional children are born, they will not be eligible to receive a portion of the proceeds. (While minors cannot directly receive life insurance proceeds, there are a number of ways they can be used and managed for minor children. To determine the best approach for your life insurance benefits, you should consult an estate planning attorney.)

Primary:
Susan Doe, spouse

Contingent:
Jane Doe, daughter, 75 percent; John Doe, son, 25 percent

The proceeds will be paid to Susan Doe. If Susan is not living, then the proceeds will be paid 75 percent to Jane Doe and 25 percent to John Doe.

Primary:
William Doe, trustee, his successors or successor in trust under the William Doe Revocable Trust Agreement. Executed by the insured on June 1, 2017.

The proceeds will be paid to a formal trust. If the trust is an institution, the address of the institution should be included.

Your plan features

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

Conversion

If you are no longer eligible for coverage as an active employee, you may convert your basic and voluntary term life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.

Continue (port)

If you are no longer eligible for coverage as an active employee, you may continue, or port, up to 50% of your voluntary group term life insurance under the group plan with a minimum of $5,000 and a maximum of $250,000. Insurance will be on a direct bill basis. Continued, or ported, coverage ends at the end of the year you reach age 70. Rates are higher than those paid by active employees.

Employee/Spouse Ported Voluntary Term Life rates per $1,000

Age	Employee/Spouse
Under 25	$0.057
25-29	$0.057
30-34	$0.062
35-39	$0.076
40-44	$0.115
45-49	$0.194
50-54	$0.328
55-59	$0.512
60-64	$0.797
65-69	$1.322
70-74	N/A - ported coverage terminates at age 70
75-79	N/A - ported coverage terminates at age 70
80 and over	N/A - ported coverage terminates at age 70

Waiver of premium benefit

If you become totally disabled according to the terms of your certificate, life insurance premiums may be waived.

Accelerated death benefit

If an insured person becomes terminally ill with a life expectancy of 12 months or less, you may request early payment of up to 80% of basic and voluntary term life insurance.

Child conversion and notification requirements

Once a child reaches age 26 and you wish to convert that child's coverage, Securian Financial must be contacted within 31 days. Also, you must notify Securian when the last child covered under the voluntary term life reaches age 26.

Annual calculation of coverage level

In September of every year, the base annual salary and age of each employee as of the current September 1 are reviewed to determine the appropriate basic term life/basic AD&D coverage level and premium rate for each employee. All changes are effective on the following Oct. 1. Base annual salary is based on a normal work week, exclusive of overtime, bonuses or other special compensation. Voluntary term life premium adjustments are effective each Jan. 1 based upon employee and/or spouse's age as of the same Jan. 1.

Basic life/basic AD&D and voluntary AD&D effective date

Basic life/basic AD&D and voluntary AD&D coverage for new hire, spouse and/or children will become effective on the first day of the month following one full calendar month of employment or date of status change.

Voluntary term effective date

Voluntary term life coverage for new hire, spouse and/or children will become effective on the first day of the month following completion of three full calendar months of eligible employment if you enrolled during your first 30 days of initial eligibility.

Voluntary group term life exclusion

Suicide - If an insured, whether sane or insane, dies by suicide within two years of the effective date of that insured's insurance, our liability will be limited to an amount equal to the premiums paid. If there has been an increase in an insured's amount of insurance for which you were required to apply or for which we required evidence of insurability, and that insured dies by suicide within two years of the effective date of the increase, our liability with respect to that increase will be limited to the premiums paid and attributable to such increase.

Reviewing your basic term life/basic AD&D and voluntary AD&D information

Log in to Edison using your Access ID and password. Once logged in, follow this path: Self Service > Employee Work Center > Benefit Details > Benefits Summary Please note this Access ID and password are different than the User ID and password for LifeBenefits.com/stateoftn

Reviewing your voluntary term life information

Log in to **LifeBenefits.com/stateoftn** using your user ID, which is TN + your Edison ID number, and your password. Your initial password is your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number. If you have already logged in to **LifeBenefits.com/stateoftn**, your password will be what you changed it to. If you have questions or are not able to log in, please contact group customer service directly at **1-866-881-0631**.

How to file a claim

Securian is committed to providing superior service to you and your family when you have a claim. Our goal is to process all claims promptly, fairly and courteously.

- Most Basic Life claims are processed in 5-10 business days of receipt of the necessary claim information.
- Most Accelerated Benefit claims are processed in 5-10 business days of receipt of the necessary claim information.
- Most Accidental Death and Dismemberment claims are processed in 30-45 business days of receipt of the necessary claim information.

If you or your family wish to present a claim, please contact group customer service at **1-888-658-0193**.

Learn about Securian Financial

We are highly rated by the major independent rating agencies that analyze the financial soundness and claims-paying ability of insurance companies. For more information about the rating agencies and to see where our rating ranks relative to other ratings, please see our website at **securian.com/ratings**.

Benefits Administration does not support any practice that excludes participation in programs or denies the benefits of such programs on the basis of race, color, national origin, sex, age or disability in its health programs and activities. If you have a complaint regarding discrimination, please call 866-576-0029 or 615-741-4517.

Insurance products are underwritten by Minnesota Life Insurance Company, a subsidiary of Securian Financial Group, Inc. Products are offered under policy form series 13-31526 (Basic life), 12-31463 (Voluntary life) and 13-31554 (Voluntary AD&D).

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company is a subsidiary of Securian Financial Group, Inc.

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F77989-21 Rev 6-2022 DOFU 6-2022
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