



Group term life and accidental
death and dismemberment
insurance program benefits
For employees of the State of Tennessee

New job – new guarantee issue opportunities





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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 available to you is also included.

Enrollment in the basic plan is automatic.

Instructions for enrolling in the voluntary plans are given in this booklet. Enrolling in the voluntary 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 LifeBenefits.com/stateoftn or call group customer service at **1-866-881-0631** or e-mail LifeBenefits@securian.com

Learn more

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 on "Get started" then click "Visit Benefit Scout"



Basic term life and AD&D insurance

Coverage

All eligible employees receive \$20,000 basic term life and \$40,000 basic AD&D (reduced amounts if age 65 or greater) insurance, which is provided by the State of Tennessee at no cost.

Employees and dependents, if enrolled in the State of Tennessee group health insurance plan, receive the following coverage for basic term life and basic AD&D insurance (reduced amounts if age 65 or greater) through the State of Tennessee.

If your base annual salary is:	Basic employee term life	Basic AD&D			
		Employee	Spouse only	Spouse and child	
				Spouse	Child
Less than \$15,000	\$20,000	\$40,000	\$24,000	\$16,000	\$4,000
\$15,000-\$17,499	22,000	44,000	26,000	18,000	4,000
\$17,500-\$19,999	25,000	50,000	30,000	20,000	5,000
\$20,000-\$22,499	30,000	60,000	36,000	25,000	5,000
\$22,500-\$24,999	33,500	67,000	40,000	27,000	6,000
\$25,000-\$27,499	37,000	74,000	44,000	30,000	7,000
\$27,500-\$29,999	40,500	81,000	49,000	32,000	8,000
\$30,000-\$32,499	44,000	88,000	53,000	35,000	9,000
\$32,500-\$34,999	47,500	95,000	57,000	38,000	9,000
\$35,000 and over	50,000	100,000	60,000	40,000	10,000

Base annual salary is based on a normal work week, exclusive of overtime, bonuses or other special compensation.

Basic dependent term life

Spouse and child(ren) from live birth to age 26: \$3,000. You must be enrolled in the State of Tennessee group health insurance family plan to be eligible for this coverage.

Reductions

The amount of the employee's basic group term life and the amount of the employee's and spouse's basic AD&D coverage will begin to decrease when the employee reaches age 65; to 65 percent at age 65, to 45 percent at age 70 and to 30 percent at age 75. The basic dependent term life is not reduced.

Annual calculation of coverage level

In September of every year, the salary and age of each employee as of the current September 1 are reviewed to determine the appropriate coverage level and premium rate for each employee. All changes are effective on the following October 1.

Voluntary group term life insurance

What are my coverage options?

Coverage type	Coverage options	Additional information
Voluntary employee term life insurance	\$5,000 increments	<ul style="list-style-type: none"> • Maximum coverage is the lesser of seven times annual base salary or \$500,000 • Five times base annual salary is guaranteed without proof of good health if chosen within 31 calendar days from date of hire • Age is based on employee's date of birth as of January 1 of the current year
Spouse voluntary term life insurance	<ul style="list-style-type: none"> • \$5,000 increments • Spouse under age 55: \$5,000, \$10,000, \$15,000, \$20,000, \$25,000, \$30,000 • Spouse age 55 or older: \$5,000, \$10,000, \$15,000 	<ul style="list-style-type: none"> • Age is based on spouse's date of birth as of January 1 of the current year • An employee may not enroll his/her spouse for coverage if spouse is already eligible for coverage as an employee • Employee does not need to participate in the voluntary term life program to choose spouse voluntary coverage • Spouse must answer health questions and possibly submit a medical underwriting application
Voluntary child term life rider	\$5,000 or \$10,000	<ul style="list-style-type: none"> • All child coverage is guaranteed • Children are eligible from live birth to age 26 • A child may only be covered by one parent • Employee or spouse must participate in the Voluntary program to elect child coverage • Once a child reaches age 26, and you wish to convert that child coverage, Securian Financial must be contacted within 31 days. Also, member must notify Securian Financial when the last child reaches age 26

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 31 days of initial eligibility.

Yearly annual enrollment period opportunity: Each year during the Annual Enrollment Period, employees currently participating in the Voluntary Term Life program may increase their life insurance by \$5,000 as long as the resulting total does not exceed five times base annual salary (as of September 1) or \$500,000, whichever is less without providing proof of good health.

Employees and/or spouses who are not currently participating in the program, or those previously declined for coverage by Securian Financial, may apply for coverage by providing proof of good health.



Voluntary employee and spouse term life insurance rates

Rates per \$1,000 per month

Age	Rate
Under 30	\$0.049
30-34	\$0.053
35-39	\$0.065
40-44	\$0.099
45-49	\$0.167
50-54	\$0.282
55-59	\$0.440
60-64	\$0.685
65-69	\$1.136
70-74	\$1.585
75-79	\$2.435
80 and over	\$4.399

Rates increase with age. Age is as of January 1 each year.

Voluntary term life rider rates

One monthly premium covers all eligible children.

Coverage options

\$5,000 – \$0.40 per month

\$10,000 – \$0.80 per month

All rates are subject to change.

Voluntary group term life exclusions

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.

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

$$\frac{\$150,000}{\$1,000} = 150 \times \$0.065 + \$0.24 = \$9.99$$

Coverage amount		Coverage units	Monthly rate	Administrative cost	Monthly cost
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Spouse age 34, chooses \$20,000 in coverage

$$\frac{\$20,000}{\$1,000} = 20 \times \$0.053 + \$0.24 = \$1.30$$

Coverage amount		Coverage units	Monthly rate	Administrative cost	Monthly cost
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Now just fill in the blanks

$$\frac{\$}{\$1,000} = \times \$ + \$0.24 = \$$$

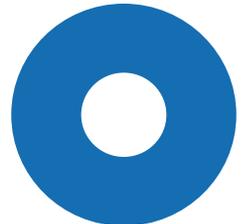
Coverage amount		Coverage units	Monthly rate	Administrative cost	Monthly cost
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Voluntary AD&D insurance

Coverage options – State of Tennessee employees may elect employee-only, or employee and family coverage for voluntary AD&D insurance.

If your base annual salary is:	Employee	Voluntary AD&D		
		Spouse only	Spouse and child	
		(No children)	Spouse	Child
Less than \$3,000	\$6,000	\$4,000	\$2,000	\$1,000
\$3,000-\$3,999	9,000	5,000	3,000	1,000
\$4,000-\$4,999	12,000	7,000	4,000	2,000
\$5,000-\$5,999	15,000	9,000	5,000	2,000
\$6,000-\$6,999	18,000	11,000	7,000	2,000
\$7,000-\$7,999	21,000	13,000	8,000	3,000
\$8,000-\$8,999	24,000	15,000	10,000	3,000
\$9,000-\$9,999	27,000	17,000	11,000	3,000
\$10,000-\$12,499	32,000	19,000	13,000	3,000
\$12,500-\$14,999	38,000	23,000	15,000	4,000
\$15,000-\$17,499	44,000	26,000	18,000	4,000
\$17,500-\$19,999	50,000	30,000	20,000	5,000
\$20,000 and over	60,000	36,000	25,000	5,000



How much does basic term life/basic ad&d and voluntary ad&d cost?

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).

If you enroll in the state’s medical insurance program, you pay 100 percent of the premium for basic term life insurance in excess of \$20,000, basic AD&D insurance in excess of \$40,000 and basic dependent term life/AD&D. You also pay 100 percent of the premium if you enroll in the voluntary group term life and/or voluntary AD&D programs.

Basic term life and AD&D and voluntary AD&D insurance employee monthly cost by employee annual base salary bands and enrollment coverage level.

	EE only basic term/AD&D	EE + CH basic term/AD&D	EE + SP basic term/AD&D	Family basic term/AD&D	EE only voluntary AD&D	Family voluntary AD&D
Less than \$3,000	\$0.00	\$0.41	\$0.90	\$1.20	\$0.11	\$0.29
\$3,000-\$3,900	\$0.00	\$0.41	\$0.90	\$1.20	\$0.16	\$0.34
\$4,000-\$4,900	\$0.00	\$0.41	\$0.90	\$1.20	\$0.22	\$0.40
\$5,000-\$5,900	\$0.00	\$0.41	\$0.90	\$1.20	\$0.27	\$0.45
\$6,000-\$6,900	\$0.00	\$0.41	\$0.90	\$1.20	\$0.32	\$0.50
\$7,000-\$7,999	\$0.00	\$0.41	\$0.90	\$1.20	\$0.38	\$0.56
\$8,000-\$8,900	\$0.00	\$0.41	\$0.90	\$1.20	\$0.43	\$0.61
\$9,000-\$9,900	\$0.00	\$0.41	\$0.90	\$1.20	\$0.49	\$0.67
\$10,000-\$12,499	\$0.00	\$0.41	\$0.90	\$1.20	\$0.58	\$0.76
\$12,500-\$14,999	\$0.00	\$0.41	\$0.90	\$1.20	\$0.68	\$0.86
\$15,000-\$17,999	\$0.40	\$0.80	\$1.32	\$1.62	\$0.79	\$0.97
\$17,500-\$19,999	\$0.99	\$1.42	\$1.96	\$2.27	\$0.90	\$1.08
\$20,000-\$22,499	\$1.98	\$2.41	\$3.03	\$3.32	\$1.08	\$1.26
\$22,500-\$24,999	\$2.67	\$3.13	\$3.78	\$4.07	\$1.08	\$1.26
\$25,000-\$27,499	\$3.37	\$3.85	\$4.52	\$4.83	\$1.08	\$1.26
\$27,500-\$29,999	\$4.06	\$4.57	\$5.28	\$5.57	\$1.08	\$1.26
\$30,000-\$32,499	\$4.75	\$5.29	\$6.03	\$6.33	\$1.08	\$1.26
\$32,500-\$34,999	\$5.45	\$5.98	\$6.77	\$7.06	\$1.08	\$1.26
\$35,000 or greater	\$5.94	\$6.50	\$7.30	\$7.61	\$1.08	\$1.26

“Family” includes both employee and dependent coverage.

All rates subject to change.

Enroll

Computer enrollment for voluntary term life

It's easy to enroll/designate your beneficiary online!

Log on

Log on to LifeBenefits.com/stateoftn with the ID and password provided below.

You will be prompted to change your password the first time you log on.

- **Your ID:** The letters TN followed by your Edison ID number
- **Your password:** Your password is your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number

If you do not have access to a computer or the internet, forms are available by calling Securian Financial at **1-866-881-0631** or from your agency benefits coordinator.

Enter your information

Follow the instructions on the site to enroll for insurance coverage for you and your spouse and children if desired, and to designate your beneficiary. After submitting your information, please print a copy of your application for your records.

Clean up

Clear your personal information before leaving the computer.

To enroll for voluntary AD&D

Please log into Edison and complete your enrollment or utilize a paper form. Consult with your agency benefits coordinator in your human resources office on the appropriate method to use for enrollment.

Your enrollment in basic term life and basic AD&D

Will be automatically processed based upon your enrollment choice for medical insurance in Edison. You should sign-on to Edison to enter your beneficiary information.

What features does my plan provide?

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 (port) up to 50 percent 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 (ported) coverage ends at the end of the year you reach age 70. Rates are the same as those paid by active employees.

Accidental death and dismemberment (AD&D)

Provides beneficiaries with additional financial protection if an insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.

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 100 percent 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 Financial when the last child covered under the voluntary term life reaches age 26.

Lifestyle benefits

Securian Financial offers these services to you as a State of Tennessee employee eligible for basic term life insurance.

These services are available to you with no additional fee or enrollment required. We encourage you to visit the websites to become familiar with the services, and use them if and when you need them.



Travel assistance services

RedpointWTP, LLC provides travel assistance services to you and your dependents. The services are available 24/7/365 for emergency assistance, transport services and pre-trip resources when traveling 100 or more miles away from home. Visit [LifeBenefits.com/travel](https://www.lifebenefits.com/travel) or call **1-855-516-5433** when traveling in the U.S. and Canada. From other locations, you can call collect, **1-415-484-4677**.



Legacy planning resources

Securian Financial provides you, and your spouse and dependents, access to a variety of information and resources to help when organizing important financial documents as well as working through end-of-life issues. Our legacy planning resources support you as you consider your final wishes or those of a loved one.

In addition, information guides individuals through the process of planning or pre-planning final arrangements. Our Express Assignment™ funeral home assignment service, available to insureds, reduces concern about paying funeral expenses. For more information, visit [legacyplanningresources.com](https://www.legacyplanningresources.com).



Beneficiary financial counseling

Financial counseling services are offered by PricewaterhouseCoopers LLP (PwC) to beneficiaries who receive at least \$20,000 in policy benefits. PwC is a professional services firm with decades of experience in personal financial education and counseling. The counseling services are designed to help families make sound financial decisions at a difficult time. PwC advisors do not sell insurance or investment products. There is no fee to the beneficiary for this service.

If you have specific questions about travel assistance or legacy planning, please call or visit the websites listed above.

Services provided by RedpointWTP, LLC and PricewaterhouseCoopers LLP are their sole responsibility. The services are not affiliated with Securian Financial or its group contracts and may be discontinued at any time. Certain terms, conditions and restrictions may apply when utilizing the services. To learn more, visit the appropriate website.

Life and AD&D insurance 101: What do I need to know?

Life insurance is important to your financial security. As a vital part of your financial plan, it needs to be reviewed regularly. As you experience changes in your life and career, your goals and protection needs may change.

Why may I need voluntary AD&D coverage?

AD&D coverage provides beneficiaries with additional financial protection if an insured person's death is due to a covered accident, or provides a benefit if dismemberment occurs as a result of a covered accident. AD&D provides protection for covered accidents occurring at any time, whether at work or elsewhere.

How is the AD&D benefit paid?

The AD&D benefit is paid in addition to any applicable life insurance benefit. Please refer to the certificate of insurance for specific information regarding what qualifies as an accidental death or injury.

What is covered?

While the AD&D insurance is in force, it provides coverage for an insured person's death or dismemberment that occurs within a certain window of time from the original date of the accident.



What additional benefits are included with my AD&D benefits?

Basic AD&D

- Seatbelt
- Felonious assault
- Repatriation
- Plegia

Voluntary AD&D

- Adaptive home and vehicle
- Airbag
- Child care
- Coma
- Common accident
- Dependent child education benefit
- Felonious assault
- Public transportation
- Repatriation
- Spouse education
- Plegia

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

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.

Why do I need life insurance?

Life insurance is an essential part of any financial program. Most people buy life insurance to replace income that would be lost at the death of a wage earner. The cash provided by life insurance also can help ensure your dependents are not burdened with significant debt when you die. Life insurance proceeds could mean your dependents won't have to sell assets to pay outstanding bills or taxes. An important feature of life insurance is that generally no income tax is payable on proceeds paid to beneficiaries. If you have questions about tax matters, talk to your tax advisor.

This information should not be considered tax advice. You should consult your tax advisor regarding your own tax situation.

How much life insurance do I need?

Everyone's 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 life insurance decision tool to help you do that: Benefit Scout™.

To access Benefit Scout™:

- Log into LifeBenefits.com/stateoftn (You will be prompted to change your password the first time you log in.)
- Your ID: The letters "TN" followed by your Edison ID number.
- Your initial password: Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number. If you have previously logged in, use the password you set at that time.
- Click "Get started" then click "Visit Benefit Scout™"

How do I choose 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 or persons named will be the first to receive the proceeds.
- **Contingent (secondary) beneficiary:** Policy benefits will be paid to the contingent (secondary) beneficiary, if the primary beneficiary is not living.
- **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 make a beneficiary designation for your voluntary group term life insurance coverage, or if there is no named beneficiary alive at the time of your death, benefits will be paid in the following order of priority: your spouse, if living; otherwise your natural and legally adopted children, if living; otherwise your parents, if living; otherwise your estate.

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.



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.

What is medical underwriting, and why must I answer health questions?

Most group life policies offer a certain amount of guaranteed coverage. When you apply for more than the guaranteed amount of insurance, you need to provide evidence of insurability (EOI), also called proof of good health. You will complete your evidence of insurability online when you enroll for coverage. After enrollment, the system will prompt you to complete the evidence of insurability process.

What is the underwriting process?

When your EOI reaches Securian's office, we create a record for you. An underwriter then reviews your EOI. Factors such as current physical condition, medical history, height and weight are considered to determine if you meet the company's acceptance standards for this type of insurance.

What information is required?

Most EOI forms are processed using only the information you provide. However, in some cases, a physical examination is needed. The basic physical examination includes height, weight, pulse, blood pressure and a medical history questionnaire. The examination may include special testing such as a blood test, urinalysis and/or an EKG.

If an examination by a qualified medical professional is required, we will notify the exam center of any required testing, and you will receive notification that will include a brochure to help you prepare for the examination. The exam service will contact you to schedule an appointment. Most exams can be done in the convenience of your own home and take less than 30 minutes. There is no charge for the examination, and a copy of the exam and lab results are available to you at no cost.

Securian Financial may also call or send a letter to you to clarify information during the evaluation process. A review of your past medical records may be necessary to evaluate your EOI. If so, we will request these from your doctor or other health care provider by mail. We will also send a letter notifying you that your medical records have been requested. Your medical records are considered confidential, and information is not released to anyone else without your consent or a court order.

How long does it take?

When you complete the physical examination, a report of the examination is sent to Securian Financial. We usually receive the reports in our office within a week of the examination. If blood tests or a urinalysis are needed, they are handled by an independent laboratory. Those results are received within a week to 10 days of the examination. If we need to write to your doctor for medical records, there may be some delay in the doctor's office responding to our request. Sometimes it helps if you call the doctor's office and ask for a prompt response.

Once we receive all the information requested, we will review it promptly. We will notify you of our decision by mail. Infrequently, additional information might be needed. If further information is needed to evaluate your EOI, we will notify you by mail within a few days.

How do I review my 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**.

What do I do if I have a claim?

Securian Financial 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 claims are processed in 5-10 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**.

How do I learn more 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.



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 Financial 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.
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.

**PARTNERS
FOR HEALTH**

Issued by Minnesota Life Insurance Company
400 Robert Street North
St. Paul, MN 55101

Act now to enroll
for guaranteed coverage!

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.

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