

Explore the benefits of life insurance

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.

You are automatically enrolled in basic employee term life insurance for 1.5 times your base annual salary as well as basic AD&D coverage for 2 times your basic employee term life amount. In addition, you may elect basic dependent coverage. Voluntary term life and voluntary AD&D are also available for you to elect. A full list of your life insurance coverage options is outlined on the next page.

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

To apply for voluntary term life coverage other than what's outlined here, you'll answer three questions about your health history – along with height and weight.

Prepared for:

PARTNERS
FOR HEALTH



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.

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

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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • \$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	<ul style="list-style-type: none"> • 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%
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Voluntary coverage – all employee paid

Voluntary employee term life insurance	\$5,000 increments	<ul style="list-style-type: none"> • Maximum: \$500,000; not to exceed 7x your base annual salary
Voluntary spouse term life insurance	\$5,000 increments	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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 + family voluntary AD&D	Family 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 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.

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 varies by dependents enrolled – see samples

Spouse only

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

Spouse + child(ren)

Spouse + 1 child will be \$6,000 basic term life: $6 \times \$0.101 = \0.606

Spouse + 2 children will be \$9,000 basic term life: $9 \times \$0.101 = \0.909

Spouse + 3 children will be \$12,000 basic term life: $12 \times \$0.101 = \1.212

Child(ren) only

1 child will be \$3,000 basic term life: $3 \times \$0.062 = \0.186

2 children will be \$6,000 basic term life: $6 \times \$0.062 = \0.372

3 children will be \$9,000 basic term life: $9 \times \$0.062 = \0.558

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

Voluntary AD&D

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

Employee Monthly Premium Rates

\$50,000 $50 \times \$0.021 = \1.05

\$60,000 $60 \times \$0.021 = \1.26

\$100,000 $100 \times \$0.021 = \2.10

\$250,000 $250 \times \$0.021 = \5.25

\$500,000 $500 \times \$0.021 = \10.50

Rates are subject to change.

Enrollment instructions and frequently asked questions are on the next page



Need some guidance on how much life insurance you need?

Use Securian Financial's online benefits-decision tool, Benefit Scout®. By answering a few simple questions about your family and finances, you can determine the coverage that meets your needs and budget.

Visit LifeBenefits.com/stateoftn

Calculate the monthly cost of voluntary term life:

Coverage amount \$ _____

÷ 1,000 \$ _____

× your rate (based on your age) \$ _____

= Monthly premium \$ _____

Frequently asked questions

Q. What is term life and AD&D insurance?

A. 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.

Q. Do I have to answer health questions?

A. Enrolling for coverage other than what is outlined on page one will require that you answer three 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 questions and it will not affect any coverage you already have.

Q. Can I take my coverage with me if I leave the state?

A. 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 Minnesota Life Insurance Company to State of Tennessee. 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.

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.

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.

Questions?

Coverage and enrollment:

Visit LifeBenefits.com/stateoftn or call **1-866-881-0631** Monday through Friday from 7:00 a.m. to 6:00 p.m. CT



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