



For State and Higher Education

Protect what matters most

Life insurance helps protect the people who depend on you. As a Tennessee State Government or state higher education employee, you have valuable coverage options through Securian Financial—and now is the ideal time to review them.

Understanding your coverage

Term life insurance offers an affordable way to protect your family during your working years. If something happens to you, the benefit can help cover medical bills, funeral costs and everyday expenses. Accidental death and dismemberment insurance adds protection if a covered accident results in loss of life, sight or hearing or paralysis.

What's available

You're automatically enrolled in basic term life and AD&D, provided by the state. It equals 1x your base annual salary, with a matching AD&D benefit. You may also add employee-paid voluntary term life and voluntary AD&D for yourself and your family.

Enhance your coverage during Annual Enrollment

During Annual Enrollment, you can increase your voluntary term life by \$5,000 with no health questions—up to \$500,000 or 5x your salary, whichever is less. Voluntary child term life and voluntary AD&D never require health questions. To apply for coverage beyond what's outlined here, you'll answer a few questions about your health history, along with your height and weight.

When to act

Annual Enrollment for 2027 benefits is Oct. 1–16, 2026. Enroll in voluntary term life on the [Securian website](#). Enroll in voluntary AD&D in Edison. There are no plan changes for 2027.

Learn more

Visit [the Securian microsite](#).

Questions?

Email LifeBenefits@securian.com or call 1-866-881-0631, Monday-Friday, 7 a.m.-6 p.m. CT.

Please review plan details carefully.

If there are any differences between the information contained here and the certificate/plan document, the information in the certificate/plan document takes precedence.