



Take advantage of guaranteed coverage options

You have several opportunities to elect or increase coverage without providing Proof of Good Health:

Within 31 days of your initial eligibility:

- **Voluntary Employee Term Life** - Elect up to the lesser of 5 times annual salary or \$500,000
- **Voluntary Child Term Life Rider** - Elect \$5,000 or \$10,000
- **Voluntary AD&D** - Elect Single or Family - All Guaranteed

Annual Enrollment:

- **Voluntary Employee Term Life Insurance** - (Employees currently participating) Elect an additional \$5,000 as long as the resulting total does not exceed five times base salary as of September 1 or \$500,000, whichever is less.
- **Voluntary Child Term Life Rider** - Elect \$5,000 or \$10,000
- **Voluntary AD&D** - Elect Single or Family - All Guaranteed

Protect your family from the unexpected loss of your life and income during your working years.

Monthly cost of coverage

Voluntary AD&D insurance employee monthly cost by employee annual base salary bands

	Less than \$3,000	\$3,000 - \$3,999	\$4,000 - \$4,999	\$5,000 - \$5,999	\$6,000 - \$6,999
Employee Voluntary AD&D	\$0.21	\$0.32	\$0.42	\$0.53	\$0.63
Family Voluntary AD&D	\$0.35	\$0.50	\$0.67	\$0.85	\$1.02
	\$7,000 - \$7,999	\$8,000 - \$8,999	\$9,000 - \$9,999	\$10,000 - \$12,499	\$12,500 - \$14,999
Employee Voluntary AD&D	\$0.74	\$0.84	\$0.95	\$1.12	\$1.33
Family Voluntary AD&D	\$1.20	\$1.37	\$1.55	\$1.79	\$2.14
	\$15,000 - \$17,499	\$17,500 - \$19,999	\$20,000 - \$22,499	\$22,500 - \$24,999	\$25,000 - \$27,499
Employee Voluntary AD&D	\$1.54	\$1.75	\$2.10	\$2.10	\$2.10
Family Voluntary AD&D	\$2.45	\$2.80	\$3.36	\$3.36	\$3.36
	\$27,500 - \$29,999	\$30,000 - \$32,499	\$32,500 - \$34,999	\$35,000 and over	
Employee Voluntary AD&D	\$2.10	\$2.10	\$2.10	\$2.10	
Family Voluntary AD&D	\$3.36	\$3.36	\$3.36	\$3.36	

“Family” includes both employee and dependent coverage.
All rates subject to change.

TO ENROLL:

Visit LifeBenefits.com/StateofTN to enroll and manage your Voluntary Term Life insurance coverage.

It’s convenient, easy, mobile-friendly and available 24/7. You may only elect coverage during initial eligibility, at annual enrollment and following a family status change.

To log in for the first time, use the following information:

- **Your User ID:** Your user ID is 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

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.

Voluntary Term Life

Rates are shown per \$1,000 of coverage and increase with age.

Age	Voluntary (optional) Employee and Spouse
Under 30	0.046
30-34	0.050
35-39	0.061
40-44	0.093
45-49	0.158
50-54	0.266
55-59	0.415
60-64	0.646
65-69	1.072
70-74	1.495
75-79	2.297
80 and over	4.150

Voluntary Child Term Life Rider

One premium provides coverage for all eligible children.

\$5,000:	\$0.50
\$10,000:	\$1.00

All rates are subject to change.

ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

Coverage options



Voluntary Employee Term Life **\$5,000** Increments

- Maximum coverage is the lesser of **7x** annual base salary or **\$500,000**



Voluntary Spouse Term Life **\$5,000** Increments

- Maximum if under age 55: **\$30,000**
- Maximum if age 55 or older: **\$15,000**
- Spouse is not eligible if he/she is also eligible for employee coverage
- Spouse may apply with proof of good health during initial eligibility period or annual enrollment period



Voluntary Child Term Life Rider **\$5,000** or **\$10,000**

- Children are eligible from live birth to 26 years of age
- A child may only be covered by one parent
- Employee or Spouse must have Voluntary Term Life coverage for the Voluntary Child Term Life Rider to be elected



Voluntary AD&D Single or Family

If your base annual salary is:	Employee only	Family coverage		
		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

Calculate your costs for Voluntary Term Life

Use this example as your guide to calculating the life insurance costs for Voluntary Term Life.

Example:

Employee age 38, chooses \$150,000 in coverage

$$\begin{array}{r}
 \frac{\$150,000}{\text{Coverage amount}} \div \frac{\$1,000}{\text{Coverage units}} = \frac{150}{\text{Coverage units}} \times \frac{\$.061}{\text{Monthly rate}} + \frac{\$0.30}{\text{Administrative cost}} = \frac{\$9.45}{\text{Monthly cost}}
 \end{array}$$

Basic Term Life and Basic AD&D Insurance

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.

Basic Term Life and AD&D insurance employee monthly cost by employee annual base salary bands

	Less than \$3,000	\$3,000 - \$3,999	\$4,000 - \$4,999	\$5,000 - \$5,999	\$6,000 - \$6,999
Employee Basic Term/AD&D	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family Basic Term/AD&D	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27
	\$7,000 - \$7,999	\$8,000 - \$8,999	\$9,000 - \$9,999	\$10,000 - \$12,499	\$12,500 - \$14,999
Employee Basic Term/AD&D	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family Basic Term/AD&D	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27
	\$15,000 - \$17,499	\$17,500 - \$19,999	\$20,000 - \$22,499	\$22,500 - \$24,999	\$25,000 - \$27,499
Employee Basic Term/AD&D	\$0.42	\$1.04	\$2.08	\$2.81	\$3.54
Family Basic Term/AD&D	\$1.72	\$2.40	\$3.53	\$4.32	\$5.11
	\$27,500 - \$29,999	\$30,000 - \$32,499	\$32,500 - \$34,999	\$35,000 and over	
Employee Basic Term/AD&D	\$4.26	\$4.99	\$5.72	\$6.24	
Family Basic Term/AD&D	\$5.91	\$6.70	\$7.49	\$8.05	

"Family" includes both employee and dependent coverage.

If your base annual salary is:	Basic Employee Term Life	Basic AD&D			
		Employee only	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

Beginning at age 65, employee term/AD&D and spouse AD&D coverages reduces 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.

All rates subject to change.



QUESTIONS?
For assistance, go to
www.LifeBenefits.com/StateofTN
or call **1-866-881-0631**

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 for employees and the hospitalization confinement provision for dependents.

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