

**Group Term Life and Accidental Death and Dismemberment
Insurance Program Benefits**
For Employees of the State of Tennessee

NEW JOB

New Guarantee Issue Opportunities



Underwritten by Minnesota Life Insurance Company



What's Inside

The State of Tennessee is proud to work with Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc. to provide Group Term Life and Accidental Death and Dismemberment (AD&D) insurance benefits. These programs offer you an affordable way to provide protection for your family.

Before enrolling in a voluntary plan you should consider *"How much life insurance do I need?"* and *"How much will it cost?"*

This booklet provides information on the state provided life insurance and voluntary options available to you. 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:

Step 1 - Review your coverage options

Step 2 - Calculate your costs

Step 3 - Enroll

QUESTIONS?

Visit the **www.LifeBenefits.com/StateofTN** or call Group Customer Service at **1-866-881-0631** or e-mail **LifeBenefits@securian.com**.

Basic Term Life and AD&D insurance

Coverage – Employees and dependents receive the following coverage for Basic Term Life and AD&D Insurance through the State of Tennessee.

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

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.

Employees not enrolled in the State of Tennessee Group Health Insurance plan are limited to \$20,000 Basic Term Life and \$40,000 Basic AD&D.

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

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

Below are the options available to you under the Voluntary Group Term Life insurance plan through the State of Tennessee.

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
Voluntary Spouse Term Life Insurance		<ul style="list-style-type: none"> Spouse is not eligible if he or she is also eligible for employee coverage
Spouse under age 55	\$5,000, \$10,000, \$15,000, \$20,000, \$25,000 or \$30,000	<ul style="list-style-type: none"> Maximum coverage is \$30,000 Always requires proof of good health
Spouse age 55 or older	\$5,000, \$10,000 or \$15,000	<ul style="list-style-type: none"> Maximum coverage is \$15,000 Always requires proof of good health
Voluntary Child Term Life Rider	\$5,000 or \$10,000	<ul style="list-style-type: none"> 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 Term Life coverage for new hire, spouse, and/or children will become effective on the first day of the month next following completion of three full calendar months of eligible employment

Guaranteed coverage opportunities - No proof of good health required

Initial Eligibility (within 31 days of eligibility)

Voluntary Employee Term Life Insurance: Up to 5X base annual earnings

Voluntary Child Term Life Rider: All guaranteed

Annual Enrollment

Voluntary Employee Term Life Insurance: Employees currently participating may increase coverage by \$5,000 as long as the resulting total does not exceed 5x base annual salary (as of September 1) or \$500,000 whichever is less.

Elections exceeding these amounts require Proof of Good Health. Applicants previously declined coverage must also provide Proof of Good Health.

Voluntary Child Term Life Rider: All guaranteed

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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 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

How much does coverage 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

	Less than \$3,000	\$3,000 - \$3,999	\$4,000 - \$4,999	\$5,000 - \$5,999	\$6,000 - \$6,999
Emp 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
Emp Vol AD&D	\$0.21	\$0.32	\$0.42	\$0.53	\$0.63
Family Vol 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
Emp 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
Emp Vol AD&D	\$0.74	\$0.84	\$0.95	\$1.12	\$1.33
Family Vol 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
Emp 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
Emp Vol AD&D	\$1.54	\$1.75	\$2.10	\$2.10	\$2.10
Family Vol 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	
Emp 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	
Emp Vol AD&D	\$2.10	\$2.10	\$2.10	\$2.10	
Family Vol AD&D	\$3.36	\$3.36	\$3.36	\$3.36	

"Family" includes both employee and dependent coverage.

All rates subject to change.

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Voluntary Employee and Spouse Term Life insurance rates effective January 1, 2016

Rates per \$1,000 per month

Age	Rate
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 & Over	\$4.150

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 - \$0.50 per month

\$10,000 - \$1.00 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 any increase in coverage, Securian's liability with respect to such increase will be limited to an amount equal 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.

Example:

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

$$\frac{\$150,000}{\text{Coverage amount}} \div \frac{\$1,000}{\text{Coverage units}} = \frac{150}{\text{Coverage units}} \times \frac{\$.061}{\text{Monthly rate}} + \frac{\$.30}{\text{Administrative cost}} = \frac{\$9.45}{\text{Monthly cost}}$$

Spouse age 34, chooses \$20,000 in coverage

$$\frac{\$20,000}{\text{Coverage amount}} \div \frac{\$1,000}{\text{Coverage units}} = \frac{20}{\text{Coverage units}} \times \frac{\$.050}{\text{Monthly rate}} + \frac{\$.30}{\text{Administrative cost}} = \frac{\$1.30}{\text{Monthly cost}}$$

Now just fill in the blanks!

$$\frac{\$}{\text{Coverage amount}} \div \frac{\$1,000}{\text{Coverage units}} = \frac{\quad}{\text{Coverage units}} \times \frac{\$}{\text{Monthly rate}} + \frac{\$.30}{\text{Administrative cost}} = \frac{\$}{\text{Monthly cost}}$$

Enroll

Computer Enrollment For Voluntary Group Term Life

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

Log on

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

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.

Log on to the enrollment website with the ID and password 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 at **1-866-881-0631** or from your Human Resources Department.

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.

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 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) your Voluntary Group Term Life insurance under the group plan. 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.

No premiums if you become disabled – If you become totally disabled according to the terms of your certificate, life insurance premiums may be waived.

Early benefit payments if diagnosed as terminally ill – 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 the life insurance amount Basic and Voluntary Life combined.

Child Continuation and notification requirements – Once a child reaches age 26 and you wish to convert that child coverage, Securian must be contacted within 31 days. Also, you must notify Securian when the last child covered under the Voluntary Term Life reaches age 26.

HOW MUCH LIFE INSURANCE DO I NEED?

Check out our life insurance calculator at LifeBenefits.com/insuranceneeds.

LifeSuite services

Securian and Benefits Administration offer 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** or call **1-855-516-5433** when traveling in the U.S. and Canada. From other locations, you can call collect to **+1-415-484-4677**.

Legacy Planning Resources

Securian 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.

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 Minnesota Life Insurance Company 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.



Underwritten by Minnesota Life Insurance Company
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**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.

This product is offered under policy form series 13-31526 (Basic life), 12-31463 (Voluntary life) and 13-1554 (Voluntary AD&D). If there are any differences between these materials and the policy or certificate, the policy and certificate govern.

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