

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.

A full list of your life insurance coverage options is outlined on the next page. To apply for coverage other than what's outlined here, you'll answer three questions about your health history – along with height and weight. Applicants previously declined coverage also will be required to answer the health questions.

Within 30 days of initial eligibility

- Employee: Elect up to two times your annual salary
- Spouse: Elect up to \$10,000

During each open enrollment (when offered)

- Employee and spouse: Enroll or increase your optional life coverage based on the current amount in force

Current coverage	May add
\$0	\$5,000
\$5,000 to \$35,000	\$5,000
\$40,000 to \$55,000	\$10,000
\$60,000 to \$75,000	\$15,000
\$80,000 to 95,000	\$20,000
\$100,000 or more	\$25,000

Health questions never required

- Enrolling for child life and employee or spouse AD&D coverage never requires health questions

Prepared for:



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.

Your optional coverages

Optional coverages

Employee optional term life	\$5,000 increments	<ul style="list-style-type: none"> • Maximum: \$500,000 • Includes matching AD&D benefit
Spouse optional term life	\$5,000 increments	<ul style="list-style-type: none"> • Maximum: \$500,000 • Includes matching AD&D benefit
Child optional term life	\$10,000 per child	<ul style="list-style-type: none"> • Children are eligible from live birth until age 26
Employee optional AD&D	\$5,000 increments	<ul style="list-style-type: none"> • Maximum: \$200,000
Spouse optional AD&D	\$5,000 increments	<ul style="list-style-type: none"> • Maximum: \$25,000 • Coverage cannot exceed employee's amount and terminates at age 70

Semi-monthly cost of coverage

Employee/spouse optional term life and AD&D

Age	Rate per \$5,000
Under 30	\$0.15
30-34	0.20
35-39	0.23
40-44	0.25
45-49	0.43
50-54	0.78
55-59	1.23
60-64	2.03
65-69	3.25
70-75	5.25
75-79	8.50
80-84	13.75
85-89	27.53

Please note, employee and spouse rates increase with age and all rates are subject to change.

Child optional term life

One premium provides coverage for all eligible children

\$10,000	\$0.42
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Voluntary AD&D

Employee + spouse	\$0.08 per \$5,000
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Here's how to calculate your semi-monthly premium:

Coverage amount	\$ _____
÷ 5,000	\$ _____
× your rate (based on your age)	\$ _____
= Semi-monthly premium	\$ _____

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/stmn

Enroll

Enroll for guaranteed issue (GI) coverage. For amounts greater than the GI limits, evidence of insurability (EOI) will be required. Obtain and complete the optional application at LifeBenefits.com/plandesign/statemn. You may enroll for optional AD&D anytime without EOI by completing the optional application.

Questions?

Coverage and enrollment:

Contact SEGIP at **651-355-0100**

Call Ochs at **651-665-3789** or **1-800-392-7295**

Visit LifeBenefits.com/plandesign/statemn

Ochs administers life and AD&D products on behalf of the issuing insurance company.

Beneficiaries:

Visit LifeBenefits.com to review or change your beneficiary for life and AD&D insurance.

Your user ID is the letters SOM followed by your eight-digit employee ID.

Your initial password is your eight-digit date of birth followed by the last four digits of your Social Security number.

If you have previously logged in, you chose a new password. For technical assistance, call **1-866-293-6047**.

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, whether the accident occurs at work or elsewhere.

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. What happens when I retire?

A. If you or your spouse participate in the optional term life insurance program for the five consecutive years before reaching age 65, or the year you retire (whichever is later), you'll receive a no-cost permanent death benefit. This benefit comes at no cost to you or your spouse and is an amount equal to 15 percent of the smallest amount of optional term life insurance coverage carried during that five-year period.

Q. What if I retire early?

A. You can still participate in this benefit by continuing to pay the optional term life premiums at the same group rates until age 65 and/or your spouse reaches age 65. In order to qualify for the no-cost permanent life benefit, early retirees and their insured spouses must continue their premium payments to age 65.

Additional features

Beyond paying for a benefit in the event of your death, your group life insurance has other important features:

- Early benefit payments if diagnosed as terminally ill – if an insured person becomes terminally ill with a life expectancy of 12 months or less, he/she may request early payment of up to 100 percent of the life insurance amount.
- No premiums if you become disabled – if you become totally disabled before age 70, life insurance premiums may be waived.

Take your coverage with you

MN Continuation Law- If coverage is lost due to resignation, termination of employment, layoff or loss of eligibility due to reduction in hours, you may continue this insurance at the group rate until the earlier of 18 months or when insured under another group policy.

Conversion rights- After your group eligibility ends, you may apply within 31 days to convert this coverage to an individual insurance policy without having to answer health questions.

Premiums may be 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 Minnesota. 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 03-30522 Rev 1-2006 and MHC-96-13240 Rev 1-2006.

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