

A photograph of a young man and woman fishing by a lake. The man is in the foreground, seen from the back, wearing a light blue polo shirt. The woman is next to him, smiling and looking towards the water, wearing an orange sleeveless top. They are holding fishing rods. The background shows a calm lake and green trees under a bright sky.

State of Minnesota Optional Benefits Overview

New Employee Orientation

Optional Insurance Benefits

State of Minnesota Employees

- Life Insurance
 - Employee, Spouse, Child
 - Lifestyle Benefits
- Accidental Death & Dismemberment (AD&D)
 - Employee, Spouse
- Short and Long Term Disability
 - Employee

The information in this presentation is directed to the State's non-management employees.



Guaranteed Issue Enrollment Opportunity

NEW EMPLOYEES – **Elect coverage with no health questions** or evidence of insurability **during your newly eligible period!** Enrolling in the future may require proof of good health.

OPTIONAL TERM LIFE

- **Employees:** Elect up to 2x your annual salary
- **Spouses:** Elect \$5,000 or \$10,000
- **Child(ren):** Elect \$10,000 (guaranteed now & each annual enrollment)

OPTIONAL AD&D

- **Employees:** Elect up to \$200,000
- **Spouses:** Elect up to \$25,000 (not to exceed employee coverage)
(employee & spouse elections guaranteed now & any time during the year)

SHORT TERM DISABILITY

- **Employees:** Elect monthly coverage in \$100 increments
- **Minimum election:** \$300 per month
- **Maximum election:** Up to 66 2/3% of gross monthly earnings, not to exceed \$5,000/month

LONG TERM DISABILITY

- **Employees:** Elect monthly coverage in \$100 increments
- **Minimum election:** \$300 per month
- **Maximum election:** Up to approximately 60% of annual earnings, not to exceed \$7,000/month

Term Life and Accidental Death & Dismemberment Insurance

✓ **Securian Financial, underwritten by Minnesota Life**



Life Insurance is for people who depend on you and/or your spouse

- Give family time to grieve without financial worries
- Pay off debts and loans – allowing family to move on with a clean slate
- Provide income for a family to live on for a period of time
- Keep families in their homes
- Pre-fund a child's education
- Keep a family business in the family



Group Term Life Insurance Plan

- ✓ **Basic Life:** Employer paid life insurance *for employees*
Automatically enrolled in approximately 1x annual salary, not to exceed \$95,000, and includes a matching AD&D benefit
- ✓ **Optional Life:** Employee paid life insurance *for employee, spouse and child(ren)*
(If your spouse or child is eligible for employee coverage, they cannot be covered as a dependent)

Optional Employee*

- Apply for \$5,000 increments up to a maximum of \$500,000
- Includes a matching AD&D benefit
- Cost based on age

Optional Spouse*

- Apply for \$5,000 increments up to a maximum of \$500,000
- Includes a matching AD&D benefit
- Cost based on age

Optional Child

- Apply for \$10,000 (guaranteed issue each annual enrollment)
- One election covers all eligible children from live birth to age 26
- Only one employee can cover a dependent child

*Employee & spouse optional life coverage may be eligible for a no cost post-retirement benefit.


Life Insurance Policy Features

Basic Term Life and Optional Term Life


- ✓ Some limitations apply, including a 2-year suicide exclusion for Optional Life (see certificate for details)

Employee and Spouse Life

- **AD&D Provision** - Provides additional financial protection if death or dismemberment is due to a covered accident, occurring at work or elsewhere
- **Early Benefit Payment** - if you are terminally ill with less than 12 months to live, you may request a life insurance payment before death
- **Waiver of Premium**- if you become totally disabled before age 70, your premiums may be waived
- **No Cost Post Retirement Benefit** - you and your spouse may be eligible to receive a 20% paid-up Life policy if you retire and meet qualifications
- **Minnesota Continuation & Conversion Options** - if you leave employment with the State or retire



State of Minnesota
Group term life and accidental death and dismemberment (AD&D) insurance
Insurance products issued by
Minnesota Life Insurance Company



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
- Child: All coverage is guaranteed

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

• Child: All coverage is guaranteed

Health questions never required

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

Prepared for
MANAGEMENT AND BUDGET
STATE EMPLOYEE GROUP
INSURANCE PROGRAM



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.

Optional AD&D – Employee and Spouse

Employee paid – Available for enrollment to employee & spouse

(Spouse coverage cannot exceed employee coverage and terms at age 70)

Guaranteed Issue - NO health questions!

✓ Elect or make changes anytime using the Optional Application

Employee

- Elect up to \$200,000

Spouse

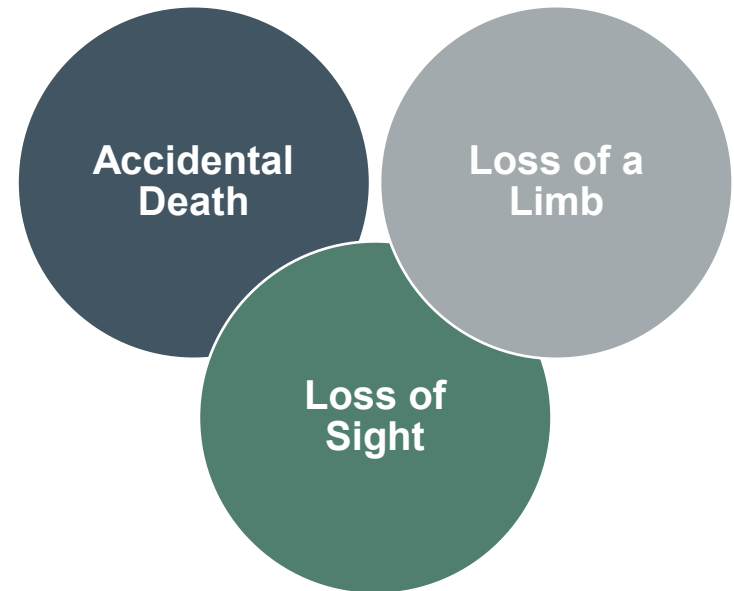
- Elect up to \$25,000

Semi-monthly:

Cost per \$5,000: **\$.08**

Example:

\$200,000 benefit cost **\$3.20**



How To Apply

Elect guaranteed issue coverage amounts online in [Self Service](#):


- Optional Life Insurance (employee, spouse, child)
- Short Term Disability
- Long Term Disability

Apply for the coverages noted below on the [Optional Application](#):

- Life Insurance beyond the guaranteed issue offer
- Accidental Death and Dismemberment (AD&D)

Applications are found here:

- ✓ <https://mn.gov/mmb/segip/>
- ✓ <http://www.ochsinc.com/stmn/>


**MANAGEMENT
AND BUDGET**
STATE EMPLOYEE GROUP
INSURANCE PROGRAM

Optional Insurance Application

Information: Refer to the Your Employee Benefits booklet at mn.gov/mmb/segip/ for the amount of optional coverage you may elect. The carrier will contact you if evidence of insurability is required. SEGIP will complete your enrollment when we are notified of your acceptance. Long Term Disability may be elected or increased upon initial eligibility or during the annual Open Enrollment. You may decrease or cancel optional coverages anytime.

If both you and your spouse are separately eligible for the full employer contribution through respective employers, then you may not purchase Spouse Life insurance or Accidental Death & Dismemberment insurance coverage for each other. You may only both participate in life insurance coverage as employees. Child Life insurance may only be purchased by one SEGIP participant.

Employee Information – All Information is required

Name SSN XXX-XX- Employee ID #
(Last, First, Middle Initial)

Address Phone: Work Home

City, State, Zip code Birthdate (mm/dd/yyyy)

Email Gender ☐ male ☐ female

Employee Optional Insurance	Current Coverage	+/- Amount of coverage	New total
Additional Life	<input type="text"/>	<input type="text"/>	<input type="text"/>
Accidental Death & Dismemberment	<input type="text"/>	<input type="text"/>	<input type="text"/>
Short Term Disability	<input type="text"/>	<input type="text"/>	<input type="text"/>
Long Term Disability	<input type="text"/>	<input type="text"/>	<input type="text"/>

Spouse Information – Complete ONLY if applying for or increasing Spouse Optional Insurance.

Name Birthdate (mm/dd/yyyy)
(Last, First, Middle Initial)

Gender ☐ male ☐ female

SSN Date of Marriage (mm/dd/yyyy)

Spouse Optional Insurance	Current Coverage	+/- Amount of coverage	New total
Spouse Life	<input type="text"/>	<input type="text"/>	<input type="text"/>
Accidental Death & Dismemberment	<input type="text"/>	<input type="text"/>	<input type="text"/>

Child Life: ☐ Cancel ☐ Enroll Name DOB

One Child Life Insurance policy of \$10,000 covers all insurance eligible children.



Optional Life Semi-Monthly Cost Sample

Employee and Spouse Life: Enroll up to \$500,000

- Payroll deductions based upon age each January 1st (see chart below for sample)

Age	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
Coverage										
\$5,000	0.15	0.20	0.23	0.28	0.48	0.88	1.38	2.25	3.63	5.88
\$10,000	0.30	0.40	0.46	0.56	0.96	1.76	2.76	4.50	7.26	11.76
\$20,000	0.60	0.80	0.92	1.12	1.92	3.52	5.52	9.00	14.52	23.52
\$30,000	0.90	1.20	1.38	1.68	2.88	5.28	8.28	13.50	21.78	35.28
\$40,000	1.20	1.60	1.84	2.24	3.84	7.04	11.04	18.00	29.04	47.04
\$50,000	1.50	2.00	2.30	2.80	4.80	8.80	13.80	22.50	36.30	58.80
\$60,000	1.80	2.40	2.76	3.36	5.76	10.56	16.56	27.00	43.56	70.56
\$70,000	2.10	2.80	3.22	3.92	6.72	12.32	19.32	31.50	50.82	82.32
\$80,000	2.40	3.20	3.68	4.48	7.68	14.08	22.08	36.00	58.08	94.08
\$90,000	2.70	3.60	4.14	5.04	8.64	15.84	24.84	40.50	65.34	105.84
\$100,000	3.00	4.00	4.60	5.60	9.60	17.60	27.60	45.00	72.60	117.60

Child Life: \$0.42 semi-monthly (one premium insures all children up to age 26).



Online Beneficiary Management



Account login

User ID [Forgot your ID?](#)

Password [Forgot your password?](#)

Log In

Website: www.lifebenefits.com

User Name

SOM followed by your 8-digit employee ID#

Password

8 digit date of birth followed by last 4 digits of your SS#

- ✓ Securian Financial will send instructions to your home on how to make beneficiary designations online; or contact Beneficiary Management at 1-866-293-6047
- ✓ Name beneficiaries for Employee Life and AD&D coverage*
- ✓ Written Confirmation will be sent to your home
- ✓ Make changes at any time

****NOTE: Active employees are automatically the beneficiaries for Spouse and Child Life***

Lifestyle Benefits

No Additional Cost for Life Insurance Participants & Their Family



Legal, Financial and Grief Resources

from
TELUS Health

How to access:

LifeBenefits.com/Lfg
username: lfg password:
resources 1-877-849-6034



Travel Assistance

from
RedpointWTP LLC
(not available to
retirees)

How to access:

LifeBenefits.com/travel
U.S./Canada: 1-855-516-
5433 All other locations: 1-
415-484-4677



Legacy Planning Resources

from
Securian Financial

How to access:

securian.com/legacy



Beneficiary Financial Coaching

from
Pricewaterhouse-
Coopers LLP

How to access:

Beneficiaries receiving
\$25,000 or more will be
contacted by Securian

[Click here](#) for additional Lifestyle Benefits details.



Optional Disability Insurance

✓ Underwritten by The Hartford



Short & Long Term Disability

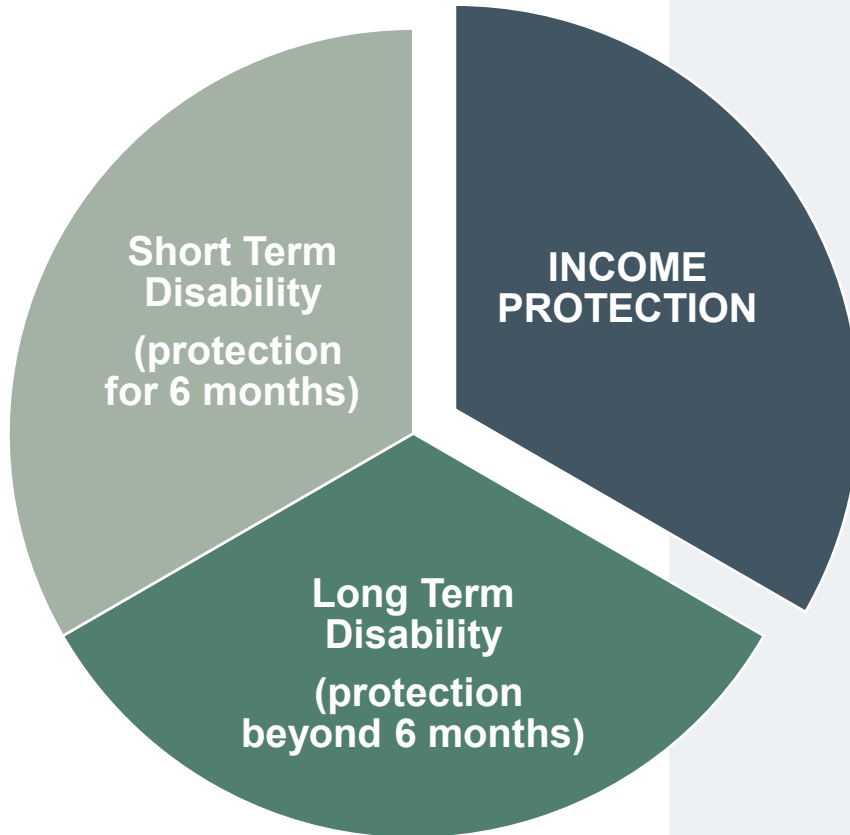
If an illness or accident interrupts your ability to earn a living and your doctor says you are not fit for work, Disability Insurance provides a benefit.

Disability Insurance provides income protection to help cover living expenses.

Help pay for things like:

- ✓ Groceries/household items
- ✓ Medical bills
- ✓ Mortgage or rent
- ✓ Car payments

Disability Insurance Options




- You choose your benefit amount
- Premiums paid with after tax dollars
- No tax when benefit is received
- LTD premiums are waived when collecting disability benefits
- Required to be under the regular care of a physician
- Benefit payments are made to you by The Hartford

Short Term Disability Insurance (also known as STD)

Guaranteed Issue – No Health Questions

- During your initial eligibility period, elect coverage with no health questions needed.
- Enrolling in the future may require evidence of insurability (proof of good health).
- If you cancel coverage, re-enrollment is not guaranteed issue and evidence of insurability may be required – underwriting standards are high.

Details and rates can be found in the Hartford plan summary

GROUP BENEFITS FROM THE HARTFORD	
Short-term Disability Insurance	
	
Benefit Highlights The State of Minnesota	
What is short term disability insurance?	<p>Short term disability insurance pays you a portion of your salary if you cannot work because of a disabling illness, injury, or pregnancy.</p> <p>This highlight sheet is an overview of your short term disability insurance. A certificate of Insurance that explains your coverage in detail is available on the Minnesota Management & Budget/SEGIP website.</p>
What is disability?	<p>Disability is defined in The Hartford's contract with the State of Minnesota. You must be Totally Disabled for benefits to begin. Total Disability means you are prevented from performing the essential duties of your occupation due to accidental bodily injury, sickness, mental illness, substance abuse, or pregnancy.</p> <p>If you receive benefits for Total Disability and then go back to work on a part-time or limited basis, you may qualify for a Partial Disability benefit. Partial Disability means that you are able to perform some but not all of the essential duties of your or any occupation and as a result you are earning more than 20% but not more than 80% of your regular pre-disability weekly earnings.</p>
Am I eligible?	You are eligible if you are an active employee who is eligible for the insurance as determined by the State of Minnesota. This includes elected and appointed public officials but excludes employees who are eligible for coverage under the Manager's Income Protection Plan.
How much coverage would I have?	<p>The State of Minnesota's plan allows employees to choose their coverage amount in increments of \$100. The minimum benefit amount you can enroll for is \$300 per month and the maximum cannot exceed 66.67% of your gross monthly salary. See the following chart to determine your maximum monthly benefit level.</p> <p>The plan maximum is \$5,000 per month.</p>
When can I enroll?	Please contact SEGIP for more information.
When is coverage effective?	<p>You must enroll in the plan within 30 days of your first day of employment, reinstatement, or re-hire. Your coverage will take effect on the 30th day of employment. Employees who become insurance eligible must enroll within 30 days of becoming eligible. If you do not enroll during these time frames, you will be required to provide Evidence of Good Health.</p> <p>Your coverage effective date is subject to the terms and conditions of the policy. In no case will a new employee's elected benefits become effective sooner than 30 days of active employment. You must be Actively at Work on the day your coverage takes effect.</p>

Short-Term Disability Insurance Plan

- ✓ **100% Employee Paid**
- ✓ **Elect in Self Service**



Benefit amount:

- ✓ Elect in **\$100** increments, minimum \$300, maximum 66 2/3% of gross monthly earning* (not to exceed \$5,000/month)

Benefits begin:

- ✓ 1st day of an accident or
- ✓ the 8th day of an illness/maternity

Benefits payable:

- ✓ Up to 26 weeks

Benefit features:

- ✓ Off-job coverage only
- ✓ Paid in addition to sick/vacation

**The monthly benefit elected does not automatically increase as your salary increases.
It is recommended to review your coverage amounts periodically.*

Long Term Disability Insurance (also known as LTD)

Guaranteed Issue – No Health Questions

- During your initial eligibility period, elect coverage with no health questions needed (within 30 days of you hire date).
- Elect coverage during the annual enrollment period.
- A 2-year pre-existing condition exclusion clause applies.

Details and rates can be found in the Hartford plan summary

GROUP BENEFITS FROM THE HARTFORD	
Long-term Disability Insurance	
Benefit Highlights The State of Minnesota	
What is long term disability insurance?	Long term disability insurance pays you a portion of your Earnings if you cannot work because of a disabling illness or injury.
What is disability?	This highlight sheet is an overview of your long term disability insurance. A certificate of Insurance that explains your coverage in detail is available on the Minnesota Management & Budget/SEGIP website.
Am I eligible?	Disability is defined in The Hartford's contract with the State of Minnesota. Total disability means that during the elimination period and for the next 24 months, you are prevented by accidental bodily injury, sickness, mental illness, substance abuse, or pregnancy, from performing the essential duties of your occupation. After that period, it means you are unable to perform the essential duties of any occupation for which you are or could become qualified by education, training, or experience.
How much coverage would I have?	You are eligible if you are an active employee who is eligible for the insurance as determined by the State of Minnesota. This includes elected and appointed public officials but excludes employees who are eligible for coverage under the Manager's Income Protection Plan.
When can I enroll?	The State of Minnesota's plan allows employees to choose their coverage amount mostly in increments of \$100. The minimum benefit amount you can enroll for is \$300 per month and the maximum is determined by your annual rate of basic earnings. See the following chart to determine your maximum monthly benefit level.
When is coverage effective?	The plan maximum is \$7,000 per month.
	"Earnings" are defined in The Hartford's contract with the State of Minnesota.
	You must enroll in the plan within 30 days of your first day of employment, reinstatement, or re-hire. Your coverage will take effect on the 30th day of employment. Employees who become insurance eligible must enroll within 30 days of becoming eligible.
	If you do not enroll during your initial enrollment opportunity, you will be allowed to enroll for coverage or increase your coverage during any of the State's annual open enrollment periods without Evidence of Good Health.
	Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than 30 days of active employment. You must be Actively at Work with your employer on the day your coverage takes effect.



Long Term Disability Insurance

- ✓ **100% Employee Paid**
- ✓ **Elect in Self Service**



Benefit amount:

- ✓ Elect a minimum of \$300, up to a maximum benefit in accordance with your annual earnings (refer to Hartford's chart), not to exceed \$7,000

Benefits begin:

- ✓ After 6 months of total disability

Benefits payable:

- ✓ Up to Social Security normal retirement age (age 65-67, depending upon your year of birth)

Benefit features:

- ✓ Benefits integrate with other income (i.e., SS & MSRS)
- ✓ Minimum benefit paid = the greater of 15% of the enrolled amount or \$300



Disability Definitions

The Hartford Long Term Disability benefits integrate with other disability income you might receive (*pension or social security disability*). This means the maximum benefit you qualify for is the amount you would receive from all sources combined (no double-dipping). **Note:** Various disability policies define “disability” differently.

Social Security (SSDI) – has very strict definition of disability

- Cannot do work you did before
- Cannot adjust to other work
- And expected to last at least one year or result in death

MSRS General Plan

- Hired after 6/30/2020 need 5 years of service to qualify
- Any substantial gainful activity
- And expected to last at least one year

Hartford LTD

- During 6-month elimination period & next 24 months: Essential duties of your occupation
- After 24 months: Essential duties of any occupation

Optional Benefit Enrollment Details

Important Note:

Once you have saved and submitted your Guaranteed Issue elections in Employee Self Service you cannot make further changes online without contacting SEGIP.

If you want to make a change after submitting your elections online and you are still in the initial enrollment period:

- ✓ Contact SEGIP to get advice regarding what forms to complete to make the change.
- ✓ SEGIP will make changes only if they receive your request in their office during your initial enrollment period.

For questions regarding enrollment,
billing, or COBRA administration contact
SEGIP Member Services.

SEGIP Member Services

651-355-0100

segip.mmb@state.mn.us

Future Enrollment Increases

APPLY ANYTIME

Health questions
required

- **Optional Life**
Employee, Spouse
and Child
- **Short Term
Disability**

ENROLL ANYTIME

Guaranteed Issue
No health questions

- **Optional Accidental
Death &
Dismemberment**

ANNUAL OPEN ENROLLMENT

Guaranteed Issue
No health questions

- Increase **Employee
Life and Spouse Life**
by amounts according
to coverage currently in
force
- **Child Life**
- **Long Term Disability**
(pre-existing conditions
apply)

NOTE: Decreases in coverage can be made at anytime.



Have More Questions?



VISIT

- www.ochsinc.com/stmn
- mn.gov/mmb/segip
- Lifebenefits.com/plandesign/statemn

EMPLOYEES Contact Ochs

- 1-800-392-7295
- 651-665-3789
- ochs@ochsinc.com

RETIREES Contact Securian

- 1-877-494-1714
- Option 1 for claims
- Option 3 for all other questions



Life and Accidental Death and Dismemberment Insurance products are issued by Minnesota Life Insurance Company or Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Disability products are issued by The Hartford. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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