Securian Financial®

State of Tennessee

Group term life and accidental death and dismemberment insurance

For central state government and state higher education employees of Tennessee

Insurance products issued by: Minnesota Life Insurance Company

Explore the benefits of life insurance

Enrollment in the basic term life/basic AD&D plan is automatic for newly hired central state government and state higher education employees.

In addition, you may elect voluntary term life coverage and voluntary AD&D insurance. A full list of your life insurance coverage options is outlined on the next page.

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. To apply for coverage other than what's outlined here, you'll answer a few questions about your health history — along with height and weight.

Within 30 days of initial eligibility

- Employee: Elect voluntary term life in $5,000 increments; not to exceed $500,000 or five times base annual salary, whichever is less
- Spouse: Elect voluntary term life of $5,000

During each annual enrollment

- Employee: Increase your existing voluntary term life coverage by $5,000; not to exceed a new total of $500,000 or five times base annual salary, whichever is less

Health questions never required

- Enrolling for basic term life, voluntary term life child coverage and/or voluntary AD&D coverage never requires health questions when elected during any of the above events

Once your coverage is effective, you never have to re-enroll to continue your coverage.

Prepared for:

PARTNERS FOR HEALTH

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 basic and voluntary coverages

Basic coverage (central state government and state higher education employees automatically enrolled)

Basic term life and AD&D	1x your base annual salary	• Minimum: $50,000 • Maximum: $250,000 • Includes matching AD&D benefit • You may opt to decrease your coverage to $50,000 to avoid imputed income, as outlined in IRS publication 15B **http://www.irs.gov/publications** • Coverage will reduce at ages 65 and over*

Voluntary coverages (all employee paid)

Voluntary employee term life insurance	$5,000 increments	• Maximum: Not to exceed $500,000 or 7x base annual salary, whichever is less
Voluntary spouse term life insurance	$5,000 increments	• Maximum if under age 55: $30,000 • Maximum if age 55 or older: $15,000 • Spouse coverage may be elected even if the employee has not enrolled in voluntary term life coverage
Voluntary child term life rider	$5,000 or $10,000	• Children are eligible from live birth until age 26 - First eligible newborn child is automatically covered for $5,000 for 31 days from the child's live birth - To continue coverage on the first child, child term rider coverage must be elected within 60 calendar days of the child's birth - Employee or spouse must have voluntary term life coverage for the voluntary child term life rider to be elected
Voluntary AD&D	Employee plan: $50,000, $60,000, $100,000, $250,000 or $500,000	• Employee must have voluntary AD&D coverage to elect dependent coverage • First eligible newborn child is automatically covered for 10% of employee's AD&D coverage for 31 days from the child's live birth • To continue coverage on the first child, dependent coverage must be elected within 60 calendar days of child's birth
Employee + dependents voluntary AD&D	Dependent coverage: Spouse and child coverage is a percentage of the employee's voluntary AD&D amount Spouse enrolled without children: 60% Spouse enrolled with children: 40% Each child: 10%	

If your spouse or child is eligible for coverage as an employee, they cannot be covered as your dependent. A child may be covered by only one employee.

*Beginning at age 65, employee basic term life/AD&D coverages reduce to a percentage of the amount for which the employee would be eligible prior to age 65: to 65% at age 65, to 45% at age 70 and to 30% at age 75.

Monthly cost of coverage

Central state government employees and state higher education employees
The state of Tennessee pays for 100% of monthly premiums for basic term life/basic AD&D coverage.

Employee and spouse voluntary term life insurance
(rates per $1,000)

Age	Employee/Spouse
Under 30	$0.048
30-34	0.051
35-39	0.063
40-44	0.096
45-49	0.162
50-54	0.274
55-59	0.427
60-64	0.664
65 and over	1.102

Voluntary child term life rider
One premium provides coverage for all eligible children

$5,000	$0.30 per month
$10,000	$0.60 per month

Voluntary AD&D

$0.021 per $1,000 of enrolled coverage per person

Rates are subject to change.

Here's how to calculate your premium:

Coverage amount	$
divided by 1,000	$
times your rate (based on your age)	$
Monthly premium	**$**

You may also visit Benefit Scout® to calculate your premium.

Visit: **LifeBenefits.com/stateoftn**

Enroll in voluntary life

Visit: **LifeBenefits.com/stateoftn**

User ID: The letters "TN," followed by your Edison ID number

Initial password: Your eight-digit date of birth (MMDDYYYY), followed by the last four digits of your Social Security number

If you've previously logged in to LifeBenefits, use the password you created.

Enroll in voluntary AD&D

To enroll for voluntary AD&D, please log in to Edison and complete your enrollment.

Name/update beneficiary

For basic term life, basic AD&D and voluntary AD&D insurance, you may designate a beneficiary in Edison. The beneficiary designation for voluntary AD&D is separate from the designation made for basic term and basic AD&D coverage.

Once logged in, follow this path: Benefits & Health > Life Insurance Beneficiaries > Update Beneficiaries.

To designate a beneficiary for voluntary term life insurance, please visit **LifeBenefits.com/stateoftn**.

Once logged in, follow this path: Forms & Documents > Beneficiary Designation and Change Request.

Questions?

Coverage and enrollment:

Visit **LifeBenefits.com/stateoftn**
or call **1-866-881-0631**
Monday–Friday, 7 a.m.–6 p.m. CT

Frequently asked questions

What is term life and AD&D insurance?

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 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.

Do I have to answer health questions?

Enrolling for coverage other than what is outlined on page one will require that you answer a few 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.

What should I know about naming a beneficiary?

Naming a beneficiary, and keeping it up to date with life's changes, can help ensure any proceeds are paid according to your wishes and without delay. You can name a person, charity, trust or your estate. You can also break up the payout by percentage. Beneficiary changes can be made anytime throughout the year.

Can I take my coverage with me if I leave the state?

You can continue to be insured with Securian Financial beyond active employment without answering health questions. Coverage values may be different, and premiums are generally higher than those paid by active employees.

Learn more

Visit Securian Financial's educational microsite to learn more about naming beneficiaries, the experience of applying for coverage that requires health questions and much more.

Visit **Securian.com/tn-insurance**

This information is a general discussion of the relevant federal tax laws provided to promote ideas that may benefit a taxpayer. It is not intended for, nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties. Taxpayers should seek the advice of their own advisors regarding any tax and legal issues specific to their situation.

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.

Insurance products are issued by Minnesota Life Insurance Company. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. The company is headquartered in St. Paul, MN. Minnesota Life is solely responsible for the financial obligations under the policies or contracts it issues.

Products are offered under policy form series 13-31526 (Basic life), 12-31463 (Voluntary life) and 13-31554 (Voluntary AD&D).

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company is a subsidiary of Securian Financial Group, Inc.

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