

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 a few questions about your health history – along with height and weight.

Within 30 days of initial eligibility

- Voluntary employee term life insurance: Elect in \$5,000 increments; not to exceed \$500,000 or five times base annual salary, whichever is less
- Voluntary spouse term life insurance: Elect \$5,000
- Voluntary child term life rider: Elect \$5,000 or \$10,000
- Employee voluntary AD&D: Elect \$50,000, \$60,000, \$100,000, \$250,000 or \$500,000
- Employee + dependents voluntary AD&D:
 - 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 enrolled child: 10%

During each annual enrollment

- Voluntary employee term life insurance: Increase your existing coverage by \$5,000; not to exceed a new total of \$500,000 or five times base annual salary, whichever is less
- Voluntary child term life rider: Elect \$5,000 or \$10,000
- Employee voluntary AD&D: Elect \$50,000, \$60,000, \$100,000, \$250,000 or \$500,000
- Employee + dependents voluntary AD&D:
 - 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 enrolled child: 10%

Once your coverage is effective, you never have to re-enroll to continue your coverage. Adding a child term rider to your voluntary term life coverage and/or enrolling in voluntary AD&D never requires health questions when elected during any of the above events.

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 optional coverages

Basic coverage (automatically enrolled)

Basic term and AD&D life	1x your base annual salary	<ul style="list-style-type: none"> • 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* • Employees of state offline agencies may waive coverage
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Voluntary coverage (all employee paid)

Voluntary employee term life insurance	\$5,000 increments	<ul style="list-style-type: none"> • Maximum: Not to exceed \$500,000 or 7x base annual salary, whichever is less
Voluntary spouse term life insurance	\$5,000 increments	<ul style="list-style-type: none"> • Maximum if under age 55: \$30,000 • Maximum if age 55 or older: \$15,000
Voluntary child term life rider	\$5,000 or \$10,000	<ul style="list-style-type: none"> • Children are eligible from live birth until age 26 - 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 + 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 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.

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.

Employees of state offline agencies

\$0.162 per \$1,000 of enrolled basic term life coverage

\$0.019 per \$1,000 of enrolled 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 for voluntary life

Visit: LifeBenefits.com/stateoftn

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

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

Enroll for 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 and AD&D insurance, you may designate a beneficiary in Edison Self-Service.

For voluntary AD&D insurance, you may designate a beneficiary in Edison Self-Service. This beneficiary designation is separate from the beneficiary designation under the basic term life and basic AD&D insurance.

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 beyond active employment without answering health questions. Coverage values may be different, and premiums are generally 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 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 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.



Learn more

Visit Securian'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](https://www.securian.com/tn-insurance)



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