

Don't play games with your future.
Protect your family's standard of living.



The State of Indiana is pleased to introduce Minnesota Life Insurance Company as the new carrier for our Group Term Life and Accidental Death and Dismemberment (AD&D) program, effective January 1, 2014. Minnesota Life was chosen because of its excellent rates and flexible plan designs.

Your current coverage will carry over as is, no action is required.

What coverage is available?

Coverage type	Coverage options	Additional information
Basic Term Life and Accidental Death and Dismemberment (AD&D)	<ul style="list-style-type: none"> 1.5X annual salary 	<ul style="list-style-type: none"> All coverage is guaranteed if elected within initial eligibility period AD&D coverage matches Basic Term Life amount A portion of this coverage is paid for by the State of Indiana
Supplemental Term Life	<ul style="list-style-type: none"> \$10,000 increments, up to \$500,000 	<ul style="list-style-type: none"> All current coverage is guaranteed, EOI is not required. During the one-time open enrollment opportunity, current participants may elect an additional \$20,000 without providing EOI.
Spouse Term Life	<ul style="list-style-type: none"> \$5,000, \$10,000, \$15,000, or \$20,000 	<ul style="list-style-type: none"> All current coverage is guaranteed, EOI is not required. Employees with \$15,000 in spouse coverage can increase to \$20,000 with no EOI during the one-time open enrollment period.
Child Term Life	<ul style="list-style-type: none"> \$5,000, \$10,000, \$15,000, or \$20,000 	<ul style="list-style-type: none"> All child coverage is guaranteed, EOI is not required. Children are eligible from live birth to 26 years of age
Spouse and Child Term Life Package	<ul style="list-style-type: none"> Spouse \$5,000/ Child \$5,000 Spouse \$10,000/ Child \$10,000 Spouse \$15,000/ Child \$15,000 Spouse \$20,000/ Child \$20,000 	<ul style="list-style-type: none"> Package elections require the spouse and child to have the same coverage amount Children are eligible from live birth to 26 years of age If you elect a package, you cannot elect separate Spouse Term Life or Child Term Life coverage amounts.

**Annual Enrollment
October 30 –
November 20, 2013**

Limited Enrollment – Elect up to the guaranteed coverage amounts only!

Life insurance elections are limited to the guaranteed maximums. These limits do not require proof of good health, also called Evidence of Insurability (EOI).

Supplemental Life

- Current Supplemental Term Life participants can increase coverage by two levels (\$20,000) up to \$170,000 without providing EOI.

Spouse Life

- Employees with \$15,000 in Spouse Term Life coverage, can increase to \$20,000 without providing EOI.

Child Life

- All coverage is guaranteed. EOI is not required.

How can I enroll?

Enroll for coverage online via PeopleSoft.

Questions?

Benefits Hotline

317-232-1167 – inside Indianapolis
877-248-0007 – outside Indianapolis

Check out the reverse side of this page to see the rates for this coverage.

How much life insurance do I need?

Everyone's situation is unique. Visit our online insurance needs calculator at LifeBenefits.com/insuranceneeds to help estimate the amount of insurance your family would need to meet financial obligations in the event of your death.

What is included in my life insurance plan?

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

- **Accelerated Death Benefit** – Allows terminally ill insureds with a life expectancy of 12 months or less, to accelerate up to 100 percent of the face amount, to a maximum of \$1,000,000 (Basic and Supplemental Life Combined).
- **Continue your coverage** – If you are no longer eligible for coverage as an active employee, you may port your Basic, Supplemental Life coverage (portability ends at age 70) or you may convert your coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.

What is the employee cost of coverage?

Basic Life and AD&D

Rate/\$1,000/bi-weekly: \$0.113

Supplemental Term Life

Age	Rate/\$1,000/Bi-weekly
Under 39	\$0.048
40 - 44	\$0.078
45 - 49	\$0.126
50 - 54	\$0.194
55 - 59	\$0.311
60 - 64	\$0.446
65 and older	\$0.718

Spouse Term Life

Coverage amount	Bi-weekly rate
Spouse Only - \$5,000	\$0.720
Spouse Only - \$10,000	\$1.440
Spouse Only - \$15,000	\$2.160
NEW! Spouse Only - \$20,000	\$2.880

Child Term Life

Coverage amount	Bi-weekly rate
Child Only - \$5,000	\$0.450
Child Only - \$10,000	\$0.900
Child Only - \$15,000	\$1.350
NEW! Child Only - \$20,000	\$1.800

Spouse and Child Term Life Packages

Coverage amount	Bi-weekly rate
Spouse \$5,000/Child \$5,000	\$1.00
Spouse \$10,000/Child \$10,000	\$2.00
Spouse \$15,000/Child \$15,000	\$3.00
NEW! Spouse \$20,000/Child \$20,000	\$4.00

Supplemental Employee Term Life rates increase with age and all rates subject to change.

IMAGINE YOUR FAMILY'S WALLET WITHOUT YOUR PAYCHECK.



PROTECT YOUR FAMILY BY PURCHASING TERM LIFE INSURANCE TO COVER:



Medical bills



Funeral/burial costs



Estate taxes



Family's living expenses (e.g., mortgage, childcare)

Products are offered under one of the following policy form series: 13-31557 or MHC-96-13180.

Minnesota Life Insurance Company

A Securian Company

Group Insurance

www.LifeBenefits.com

400 Robert Street North, St. Paul, MN 55101-2098

©2013 Securian Financial Group, Inc. All rights reserved.

F80161 10-2013

A03866-1013

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life to the State of Indiana. 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.