



Why do I need this insurance?

Group Term Life insurance, underwritten by Minnesota Life Insurance Company, can protect your family's financial future from the unexpected loss of your life and income during your working years.

Life insurance proceeds can be an important tool in helping your family afford final expenses, such as funeral and medical bills, as well as day-to-day financial obligations.

ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

Basic coverage



Basic Term Life and Accidental Death & Dismemberment (AD&D)

1.5x annual salary

- Includes matching AD&D benefit
- All coverage is guaranteed if elected within initial eligibility period
- A portion of this coverage paid for by State of Indiana

Additional features

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

- **Accidental Death and Dismemberment (AD&D)** – Provides beneficiaries with additional financial protection if an insured’s death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.
- **Take your coverage with you** – If you are no longer eligible for coverage as an active employee, you may port your Basic and Supplemental Life coverage (portable coverage ends at age 70) or you may convert your life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.
- **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, up to a maximum of \$1,000,000 (Basic and Supplemental combined).

Bi-weekly cost of coverage

Basic Term Life and AD&D:

\$0.113 per \$1,000 of salary

Supplemental Term Life

Age	Rate per \$1,000
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

Rates increase with age.

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
Spouse only - \$20,000	2.880

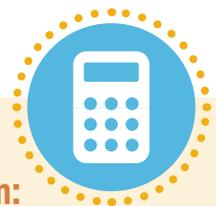
Child Term Life

Coverage amount	Bi-weekly rate
Child only - \$5,000	\$0.450
Child only - \$10,000	0.900
Child only - \$15,000	1.350
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
Spouse \$20,000/Child \$20,000	4.00

All rates are subject to change.



Here’s the easy math to your bi-weekly premium:

$$\begin{array}{r}
 \text{Total coverage you need} \quad \$ \underline{\hspace{2cm}} \\
 \div 1,000 \quad \underline{\hspace{2cm}} \\
 \times \text{ your rate} \quad \quad \quad \$ \underline{\hspace{2cm}} \\
 = \\
 \text{Bi-weekly premium} \quad \quad \quad \$ \underline{\hspace{2cm}}
 \end{array}$$

Protect your family from the unexpected loss of your life and income during your working years.

Coverage options You must be enrolled in Basic Term Life and Accidental Death & Dismemberment (AD&D) to elect any of the coverages shown below.			
Supplemental Term Life	Spouse Term Life	Child Term Life	Spouse and Child Term Life Packages
<p>\$10,000 increments</p> <p>Maximum coverage: \$500,000</p> <p>Any elections or increases require Evidence of Insurability (EOI)</p>	<p>\$5,000, \$10,000, \$15,000 or \$20,000</p> <p>Any elections or increases require EOI</p>	<p>\$5,000, \$10,000, \$15,000 or \$20,000</p> <p>All child coverage is guaranteed; EOI is not required</p> <p>Children are eligible from live birth to the end of the month in which they turn 26 years old</p>	<p>Spouse \$5,000/Child \$5,000 Spouse \$10,000/Child \$10,000 Spouse \$15,000/Child \$15,000 Spouse \$20,000/Child \$20,000</p> <p>Package elections require the spouse and child to have the same coverage amount</p> <p>If you elect a package, you cannot elect separate Spouse Term Life or Child Term Life coverage amounts</p> <p>Children are eligible from live birth to the end of the month in which they turn 26 years old</p>
ELECT	ELECT	ELECT	ELECT

QUESTIONS?

Visit <http://www.in.gov/spd/2868.htm>
 or call **317-232-1167** (Indianapolis) or
1-877-248-0007 (outside Indianapolis)

Why Life Insurance?

Learn how life insurance can protect your financial future.



Scan here with your smart phone or tablet, or visit **LifeBenefits.com/videos/Term**, to view a short video about your life insurance program.

Are you a new employee to the State of Indiana?

As a newly eligible employee, you have a one-time opportunity to elect guaranteed coverage – no health questions asked – for you and your family during your initial eligibility period.

The following guaranteed coverage amounts are available:

- Basic Term Life and Accidental Death & Dismemberment (AD&D) – 1.5x annual salary
- Supplemental Term Life – Up to \$200,000
- Spouse Term Life – Up to \$20,000
- Child Term Life – All coverage is guaranteed

Elections after your initial eligibility period and amounts exceeding the guaranteed issue limit require Evidence of Insurability (EOI).



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

Insurance products are underwritten by Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc. Products offered under policy form series 13-31557 or 02-30428.13.

Securian Financial Group, Inc.

400 Robert Street North, St. Paul, MN 55101-2098
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F80161-1 Rev 10-2015 DOFU 10-2015
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