State of Indiana

Group term life and accidental death and dismemberment (AD&D) insurance

Insurance products issued by:
Minnesota Life Insurance Company

Life insurance coverage available with no health questions

When you are hired/become eligible for benefits, 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.

During initial eligibility

- Basic term life and AD&D: 1.5 times annual salary
- Supplemental term life: Up to $200,000
- Spouse: Up to $20,000

To apply for higher coverage, you must complete evidence of insurability (EOI) by answering a few questions about your health history — along with height and weight.

EOI is also required if you apply for basic, supplemental, or spouse coverage after initial eligibility.

Child and voluntary AD&D doesn't require EOI

- Enrolling for child and/or voluntary AD&D coverage never requires evidence of insurability or health questions

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

Prepared for:

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

Basic term life and accidental death and dismemberment (AD&D)	1.5x annual salary	• Includes matching AD&D benefit • A portion of this coverage is paid for by the State of Indiana

Optional coverages

You must be enrolled in basic term life and AD&D to elect any of the coverages shown below.

Supplemental term life	$10,000 increments	• Maximum: $750,000 • Maximum: $200,000 for age 65 and older
Voluntary AD&D	$10,000 increments	• Maximum: $500,000
Spouse term life	$5,000, $10,000, $15,000 or $20,000	
Child term life	$5,000, $10,000, $15,000 or $20,000	• Children are eligible from live birth to the end of the month in which they turn 26 years old

Bi-weekly cost of coverage

Basic term life and AD&D

Bi-weekly rate per $1,000 of salary	$0.098

Supplemental term life

Age	Bi-weekly rate per $1,000 of coverage
Under 39	$0.041
40-44	0.066
45-49	0.107
50-54	0.165
55-59	0.264
60-64	0.379
65 and older	0.611

Voluntary AD&D

Bi-weekly rate per $1,000 of coverage	$0.009

Spouse term life (bi-weekly premium)

$5,000	$0.720
$10,000	1.440
$15,000	2.160
$20,000	2.880

Child term life (bi-weekly premium)

$5,000	$0.450
$10,000	0.900
$15,000	1.350
$20,000	1.800

Please note, employee rates increase with age and are subject to change.

Here's how to calculate your bi-weekly premium:

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

Questions?

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

Apply for coverage

Visit **LifeBenefits.com/SubmitEOI**

Enter policy number 34297 and access key Indiana.

Use this approach to apply for employee and/or spouse life coverage other than what is guaranteed during initial eligibility (as noted on page 1).

Enroll

Visit **myshare.in.gov**
Select PeopleSoft HR, in Account Management tile

Use this approach to enroll for child and/or VAD&D coverage and to enroll for coverage during initial eligibility that doesn't require health questions (as noted on page 1).

Update beneficiary

Access **directions** for updating beneficiaries in PeopleSoft

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 (AD&D) 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 question 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 State of Indiana?

You can continue to be insured with Securian beyond active employment without answering health questions. Premiums are generally higher than those paid by active employees.

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/IN-insurance**

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to 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 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 13-31557 or 02-304258.13.

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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