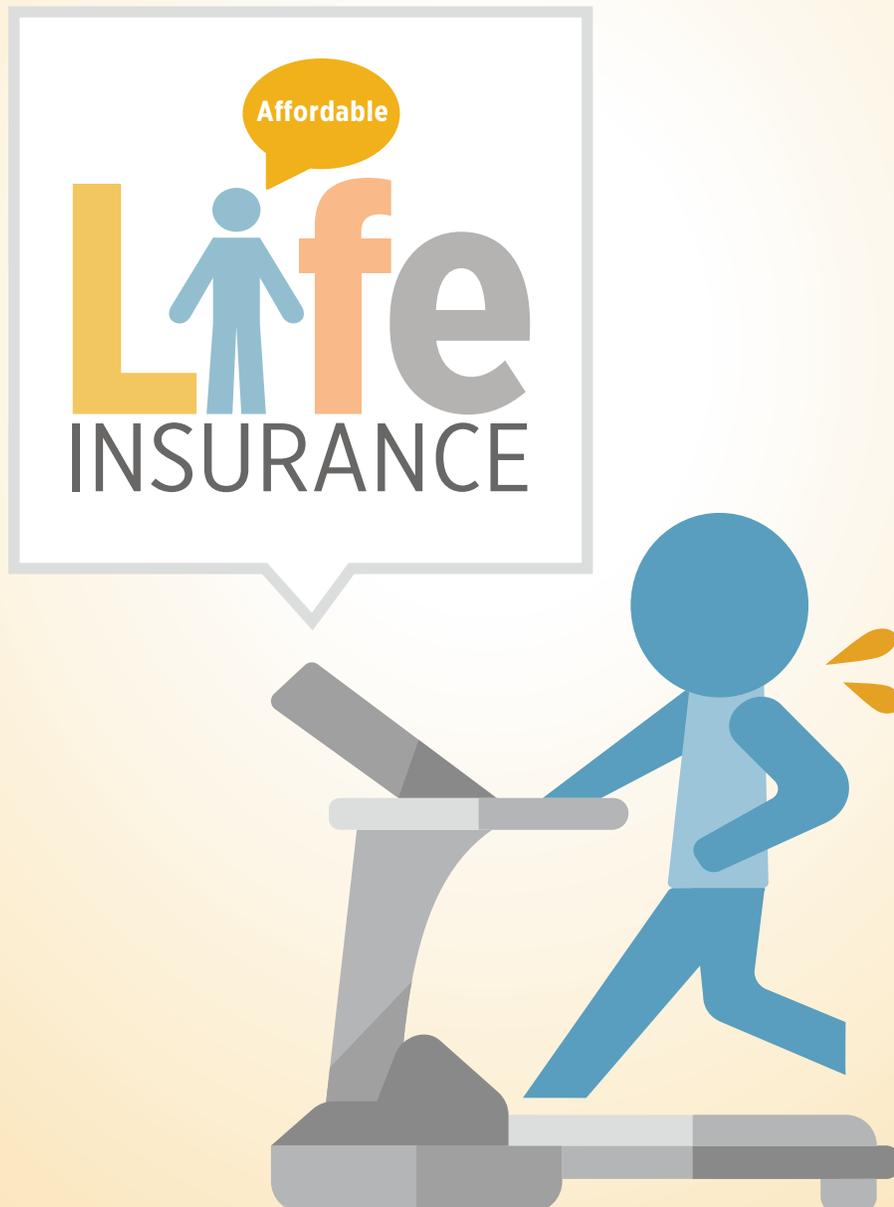


**Group Term Life and Accidental Death and Dismemberment (AD&D)  
Insurance Program**

# **ANSWERS** to your most common questions



## What are my coverage options?

Coverage type	Coverage options	Additional information
<b>Voluntary Employee Term Life Insurance</b>	\$5,000 increments	<ul style="list-style-type: none"> <li>Maximum coverage is the lesser of seven times annual base salary or \$500,000</li> <li>Five times base annual salary is guaranteed without proof of good health if chosen within 31 calendar days from date of hire</li> <li>Age is based on employee's date of birth as of January 1 of the current year</li> </ul>
<b>Spouse Voluntary Term Life Insurance</b>	\$5,000 increments <ul style="list-style-type: none"> <li>Spouse under age 55: \$5,000, \$10,000, \$15,000, \$20,000, \$25,000, \$30,000</li> <li>Spouse age 55 or older: \$5,000, \$10,000, \$15,000</li> </ul>	<ul style="list-style-type: none"> <li>Age is based on spouse's date of birth as of January 1 of the current year</li> <li>An employee may not enroll his/her spouse for coverage if spouse is already eligible for coverage as an employee</li> <li>Employee does not need to participate in the Voluntary Term Life program to choose Spouse Voluntary coverage</li> <li>Spouse must answer health questions and possibly submit a medical underwriting application</li> </ul>
<b>Voluntary Child Term Life Rider</b>	\$5,000 or \$10,000	<ul style="list-style-type: none"> <li>All child coverage is guaranteed</li> <li>Children are eligible from live birth to age 26</li> <li>A child may only be covered by one parent</li> <li>Employee or spouse must participate in the Voluntary program to elect child coverage</li> <li>Once a child reaches age 26, and you wish to convert that child coverage, Securian must be contacted within 31 days. <b>Also, member must notify Securian when the last child reaches age 26</b></li> </ul>

Voluntary Term Life coverage for new hire, spouse, and/or children will become effective on the first day of the month next following completion of three full calendar months of eligible employment

**Yearly Annual Enrollment Period Opportunity** – Each year during the Annual Enrollment Period, employees currently participating in the Voluntary Term Life program may increase their life insurance by one \$5,000 increment to a maximum of five times base annual salary (as of September 1 of the current year) without providing proof of good health.

Employees and/or spouses who are not currently participating in the program, or those previously declined for coverage, may apply for coverage by providing proof of good health.

## What plan features are available?

Beyond paying a benefit in the event of your death, the State of Tennessee Voluntary Group Term Life insurance plan has other important features.

**Waiver of premium** – If you become totally disabled before age 60, and remain disabled for nine consecutive months, your life insurance premiums may be waived.

**Accelerated Death Benefit** – 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.

**Continue your coverage** – If you are no longer eligible for coverage as an active employee, you may port up to 50% of your group voluntary term life insurance coverage with a minimum of \$5,000, or you may convert all of your life coverage to an individual life insurance policy.

- **Portability** – Coverage continues under the group term life insurance policy on a direct-billed basis until Dec. 31 of the year the employee reaches age 70. Rates are the same as those paid by active employees.
- **Conversion** – Converts coverage to an individual policy that will last for the insured's whole life with continued premium payment. Rates will be higher than those paid by active employees.

# Basic Group Term Life, Basic AD&D, and Voluntary AD&D Benefit Highlights

If your salary is:	Basic Employee Term Life	Basic AD&D				Voluntary AD&D			
		Employee	Spouse Only	Spouse & Child		Employee	Spouse Only	Spouse & Child	
			Spouse	Spouse	Child		Spouse	Spouse	Child
<b>Less than \$3,000</b>	\$20,000	\$40,000	\$24,000	\$16,000	\$4,000	\$6,000	\$4,000	\$2,000	\$1,000
<b>\$3,000 - \$3,999</b>	\$20,000	\$40,000	\$24,000	\$16,000	\$4,000	\$9,000	\$5,000	\$3,000	\$1,000
<b>\$4,000 - \$4,999</b>	\$20,000	\$40,000	\$24,000	\$16,000	\$4,000	\$12,000	\$7,000	\$4,000	\$2,000
<b>\$5,000 - \$5,999</b>	\$20,000	\$40,000	\$24,000	\$16,000	\$4,000	\$15,000	\$9,000	\$5,000	\$2,000
<b>\$6,000 - \$6,999</b>	\$20,000	\$40,000	\$24,000	\$16,000	\$4,000	\$18,000	\$11,000	\$7,000	\$2,000
<b>\$7,000 - \$7,999</b>	\$20,000	\$40,000	\$24,000	\$16,000	\$4,000	\$21,000	\$13,000	\$8,000	\$3,000
<b>\$8,000 - \$8,999</b>	\$20,000	\$40,000	\$24,000	\$16,000	\$4,000	\$24,000	\$15,000	\$10,000	\$3,000
<b>\$9,000 - \$9,999</b>	\$20,000	\$40,000	\$24,000	\$16,000	\$4,000	\$27,000	\$17,000	\$11,000	\$3,000
<b>\$10,000 - \$12,499</b>	\$20,000	\$40,000	\$24,000	\$16,000	\$4,000	\$32,000	\$19,000	\$13,000	\$3,000
<b>\$12,500 - \$14,999</b>	\$20,000	\$40,000	\$24,000	\$16,000	\$4,000	\$38,000	\$23,000	\$15,000	\$4,000
<b>\$15,000 - \$17,499</b>	\$22,000	\$44,000	\$26,000	\$18,000	\$4,000	\$44,000	\$26,000	\$18,000	\$4,000
<b>\$17,500 - \$19,999</b>	\$25,000	\$50,000	\$30,000	\$20,000	\$5,000	\$50,000	\$30,000	\$20,000	\$5,000
<b>\$20,000 - \$22,499</b>	\$30,000	\$60,000	\$36,000	\$25,000	\$5,000	\$60,000	\$36,000	\$25,000	\$5,000
<b>\$22,500 - \$24,999</b>	\$33,500	\$67,000	\$40,000	\$27,000	\$6,000	\$60,000	\$36,000	\$25,000	\$5,000
<b>\$25,000 - \$27,499</b>	\$37,000	\$74,000	\$44,000	\$30,000	\$7,000	\$60,000	\$36,000	\$25,000	\$5,000
<b>\$27,500 - \$29,999</b>	\$40,500	\$81,000	\$49,000	\$32,000	\$8,000	\$60,000	\$36,000	\$25,000	\$5,000
<b>\$30,000 - \$32,499</b>	\$44,000	\$88,000	\$53,000	\$35,000	\$9,000	\$60,000	\$36,000	\$25,000	\$5,000
<b>\$32,500 - \$34,999</b>	\$47,500	\$95,000	\$57,000	\$38,000	\$9,000	\$60,000	\$36,000	\$25,000	\$5,000
<b>\$35,000 and over</b>	\$50,000	\$100,000	\$60,000	\$40,000	\$10,000	\$60,000	\$36,000	\$25,000	\$5,000

**Basic Dependent Term Life:** Spouse and child(ren) from live birth to age 26: \$3,000; must be enrolled in a state medical program.

**Basic Employee Term Life/Basic AD&D:** Face value is reduced at age 65 and above.

Employees not enrolled in medical plan are limited to \$20,000 Basic Term and \$40,000 Basic AD&D.

## How much does coverage cost?

The State of Tennessee pays 100 percent of the premium for Basic Term Life insurance of \$20,000 and Basic AD&D insurance of \$40,000 (reduced amounts if age 65 or greater).

You pay 100 percent of the premium for Basic Term Life insurance in excess of \$20,000, Basic AD&D insurance in excess of \$40,000, Voluntary AD&D insurance and dependent insurance.

## Employee Monthly Cost by Employee Annual Base Salary Bands

	Less than \$3,000	\$3,000 - \$3,999	\$4,000 - \$4,999	\$5,000 - \$5,999	\$6,000 - \$6,999	\$7,000 - \$7,999	\$8,000 - \$8,999	\$9,000 - \$9,999	\$10,000 - \$12,499	\$12,500 - \$14,999
<b>Employee Basic Term/AD&amp;D</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Family Basic Term/AD&amp;D</b>	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27
<b>Employee Voluntary AD&amp;D</b>	\$0.21	\$0.32	\$0.42	\$0.53	\$0.63	\$0.74	\$0.84	\$0.95	\$1.12	\$1.33
<b>Family Voluntary AD&amp;D</b>	\$0.35	\$0.50	\$0.67	\$0.85	\$1.02	\$1.20	\$1.37	\$1.55	\$1.79	\$2.14

	\$15,000 - \$17,499	\$17,500 - \$19,999	\$20,000 - \$22,499	\$22,500 - \$24,999	\$25,000 - \$27,499	\$27,500 - \$29,999	\$30,000 - \$32,499	\$32,500 - \$34,999	\$35,000 and over
<b>Employee Basic Term/AD&amp;D</b>	\$0.42	\$1.04	\$2.08	\$2.81	\$3.54	\$4.26	\$4.99	\$5.72	\$6.24
<b>Family Basic Term/AD&amp;D</b>	\$1.72	\$2.40	\$3.53	\$4.32	\$5.11	\$5.91	\$6.70	\$7.49	\$8.05
<b>Employee Voluntary AD&amp;D</b>	\$1.54	\$1.75	\$2.10	\$2.10	\$2.10	\$2.10	\$2.10	\$2.10	\$2.10
<b>Family Voluntary AD&amp;D</b>	\$2.45	\$2.80	\$3.36	\$3.36	\$3.36	\$3.36	\$3.36	\$3.36	\$3.36

## Voluntary Term Life Insurance and Spouse Voluntary Term Life Insurance

Monthly rates are shown per \$1,000 of coverage and are effective January 1, 2018.

Age	Rates
Under 30	\$0.049
30-34	0.053
35-39	0.065
40-44	0.099
45-49	0.167
50-54	0.282
55-59	0.440
60-64	0.685
65-69	1.136
70-74	1.585
75-79	2.435
80 and over	4.399

Employee and spouse rates increase with age.

Age is determined as of January 1 each year.

## Voluntary Child Term Life Rider

One monthly premium covers all eligible children

\$2,500	\$0.20 / month**
\$5,000	\$0.40 / month
\$10,000	\$0.80 / month

All rates are subject to change.



## EXAMPLE

- Your coverage amount = \_\_\_\_\_
- Divide your coverage amount by 1,000 = \_\_\_\_\_  
\$1,000 increments of coverage
- From the table on the left, find the rate that corresponds with your age = \_\_\_\_\_  
Rate from table  
X \_\_\_\_\_  
Answer from #2  
+ \_\_\_\_\_  
\$0.24  
Monthly administrative charge\*  
= \_\_\_\_\_  
Your monthly insurance premium

\* Monthly administrative charge on Voluntary Term Life and Spouse Voluntary Life.

\*\* This option is no longer available to new enrollments.

## Why may I need Voluntary AD&D coverage?

AD&D coverage provides beneficiaries with additional financial protection if an insured person's death is due to a covered accident, or provides a benefit if dismemberment occurs as a result of a covered accident. AD&D provides protection for covered accidents occurring at any time, whether at work or elsewhere.

## How is the benefit paid?

The AD&D benefit is paid in addition to any applicable life insurance benefit. Please refer to the certificate of insurance for specific information regarding what qualifies as an accidental death or injury.

## What is covered?

While the AD&D insurance is in force, it provides coverage for an insured person's death or dismemberment that occurs within a certain window of time from the original date of the accident.

## What additional benefits are included with my AD&D benefits?

- Seat belt
- Repatriation

Please refer to the certificate of insurance for specific information regarding these additional benefits.

## Voluntary Group Term Life Insurance during an unpaid leave.

### ACTION REQUIRED FOR CONTINUATION OF COVERAGE.

1. **Premium Payment is required to maintain Voluntary Coverage. If premium is not paid to Securian, the following will occur:**

**FOR ALL EMPLOYEES on Unpaid Leave:** An employee who is out on unpaid leave of absence may notify Securian by telephone stating they are on leave without pay requesting to be placed on direct bill immediately. If the employee does not do this, then after three consecutive months of missed payroll deductions a bill will be sent from Securian directly to the employee's home address.

- **Employees who do not pay for coverage during their leave, will lose their Voluntary Life coverage. Voluntary Life Coverage will lapse.** Upon returning to active employment, the employee will have no voluntary coverage in force. An employee who again wants Voluntary Group Term Life Insurance coverage may only choose coverage during annual enrollment or if there is a family status change. Evidence of insurability will be required.

### 2. RETURNING TO ACTIVE EMPLOYMENT:

Employees must call Securian and notify them of their return to work and request to restart payroll deductions.

### IMPORTANT NOTES:

- Upon return to active employment, those who are paying for their coverage on a direct bill basis will need to call Securian of their return to work date and request to restart payroll deductions.
- Upon return to active employment, those employees who did not pay for coverage during their leave will have no voluntary coverage.

# Life and AD&D insurance 101: What do I need to know?

Life insurance is important to your financial security. As a vital part of your financial plan, it needs to be reviewed regularly. As you experience changes in your life and career, your goals and protection needs may change.

## Why do I need life insurance?

Life insurance is an essential part of any financial program. Most people buy life insurance to replace income that would be lost at the death of a wage earner. The cash provided by life insurance also can help ensure your dependents are not burdened with significant debt when you die. Life insurance proceeds could mean your dependents won't have to sell assets to pay outstanding bills or taxes. An important feature of life insurance is that generally no income tax is payable on proceeds paid to beneficiaries. If you have questions about tax matters, talk to your tax advisor.

This information should not be considered tax advice. You should consult your tax advisor regarding your own tax situation.

## How much life insurance do I need?

Before buying life insurance, you should bring together your personal financial information and review your family's needs. There are a number of factors to consider when determining how much protection you should have. These include:

- Any immediate needs at the time of death, such as final illness expenses, burial costs and estate taxes;
- Funds for a readjustment period, to finance a move or to provide time for family members to find a job; and
- Ongoing financial needs, such as monthly bills and expenses, daycare costs, college tuition or retirement.

Our **insurance needs calculator** will help you determine how much insurance you may need to sufficiently provide for the well-being of your family.

Check out our life insurance calculator at **[LifeBenefits.com/insuranceneeds](https://www.lifebenefits.com/insuranceneeds)**.

## How do I choose a beneficiary?

Designating a beneficiary is an important right of life insurance ownership. It lets you determine who receives your policy benefits. Under current tax law, life insurance benefits paid to a beneficiary are generally not taxable income.

## Common terminology

- **Primary Beneficiary** – The person or persons named will be the first to receive the proceeds.
- **Contingent (Secondary) Beneficiary** – Policy benefits will be paid to the contingent (secondary) beneficiary, if the primary beneficiary is not living.
- **Irrevocable Beneficiary** – Once you designate an irrevocable beneficiary, you may not change it without the beneficiary's written permission.
- **Default Beneficiary** – If you do not make a beneficiary designation for your Voluntary Group Term Life insurance coverage, or if there is no named beneficiary alive at the time of your death, benefits will be paid in the following order of priority: your spouse, if living; otherwise your natural and legally adopted children, if living; otherwise your parents, if living; otherwise your estate.

For Spouse Voluntary Term Life insurance, you may designate a beneficiary. If no beneficiary is designated, the employee will be the default beneficiary for this coverage. If the employee is no longer living, the benefits will be paid to the estate of the spouse.

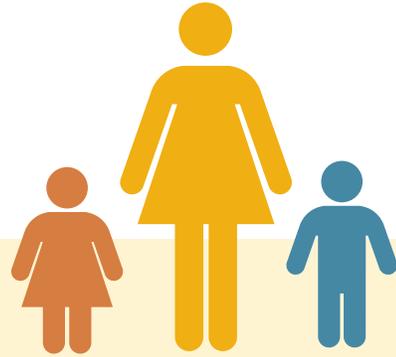
For the Voluntary Child Term Life rider, the employee is automatically the beneficiary. If the employee is no longer living, the benefits will be paid to the estate of the child.

## What is medical underwriting, and why must I answer health questions?

Most group life policies offer a certain amount of guaranteed coverage. When you apply for more than the guaranteed amount of insurance, you need to provide Evidence of Insurability (EOI). You will complete your Evidence of Insurability online when you enroll for coverage. After enrollment, the system will prompt you to complete the Evidence of Insurability process.

## How to designate multiple beneficiaries

After determining whom you want to select as your beneficiary or beneficiaries, you may then choose what percentage of the benefit each individual should receive.



### For example:

#### Primary: Jane Doe, daughter; John Doe, son

- Jane and John will equally share the proceeds. If any additional children are born, they will not be eligible to receive a portion of the proceeds. (While minors cannot directly receive life insurance proceeds, there are a number of ways they can be used and managed for minor children. To determine the best approach for your life insurance benefits, you should consult an estate planning attorney.)

#### Primary: Susan Doe, spouse

#### Contingent: Jane Doe, daughter, 75 percent; John Doe, son, 25 percent

- The proceeds will be paid to Susan Doe. If Susan is not living, then the proceeds will be paid 75 percent to Jane Doe and 25 percent to John Doe.

#### Primary: William Doe, Trustee, his successors or successor in trust under the William Doe Revocable Trust Agreement. Executed by the insured on June 1, 1995.

- The proceeds will be paid to a formal trust. If the Trust is an institution, the address of the institution should be included.

## What is the underwriting process?

When your EOI reaches Securian's office, we create a record for you. An underwriter then reviews your EOI. Factors such as current physical condition, medical history, height and weight are considered to determine if you meet the company's acceptance standards for this type of insurance.

## What information is required?

Most EOI forms are processed using only the information you provide. However, in some cases, a physical examination is needed. The basic physical examination includes height, weight, pulse, blood pressure and a medical history questionnaire. The examination may include special testing such as a blood test, urinalysis and an EKG.

If an examination by a qualified medical professional is required, we will notify the exam center of any required testing, and you will receive notification which will include a brochure to help you prepare for the examination. The exam service will contact you to schedule an appointment. Most exams can be done in the convenience of your own home and take less than 30 minutes. There is no charge for the examination, and a copy of the exam and lab results are available to you at no cost.

Securian may also call or send a letter to you to clarify information during the evaluation process.

A review of your past medical records may be necessary to evaluate your EOI. If so, we will request these from your doctor or other health care provider by mail. We will also send a letter notifying you that your medical records have been requested. Your medical records are considered confidential, and information is not released to anyone else without your consent or a court order.

## How long does it take?

When you complete the physical examination, a report of the examination is sent to Securian. We usually receive the reports in our office within a week of the examination. If blood tests or a urinalysis are needed, they are handled by an independent laboratory. Those results are received within a week to 10 days of the examination. If we need to write to your doctor for medical records, there may be some delay in the doctor's office responding to our request. Sometimes it helps if you call the doctor's office and ask for a prompt response.

Once we receive all the information requested, we will review it promptly. We will notify you of our decision by mail. Infrequently, additional information might be needed. If further information is needed to evaluate your EOI, we will notify you by mail within a few days.

## How do I review my voluntary term life information?

Log in to **LifeBenefits.com** using your user ID, which is TN + your EdisonID number, and your password. Your initial password is your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number. If you have already logged in to LifeBenefits.com, your password will be what you changed it to. If you have questions or are not able to log in, please contact Group Customer Service directly at **1-866-881-0631**.

## What do I do if I have a claim?

Securian is committed to providing superior service to you and your family when you have a claim. Our goal is to process all claims promptly, fairly and courteously. Most claims are processed in 5-10 business days of receipt of the necessary claim information.

If you or your family wish to present a claim, please contact Group Customer Service at **1-888-658-0193**.

## How do I learn more about Securian?

We are highly rated by the major independent rating agencies that analyze the financial soundness and claims-paying ability of insurance companies. For more information about the rating agencies and to see where our rating ranks relative to other ratings, please see our website at **securian.com/ratings**.

This is a summary of plan provisions related to the insurance policy issued by **Minnesota Life Insurance Company** to the 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 underwritten by **Minnesota Life Insurance Company**, an affiliate of Securian Financial Group, Inc. Products are offered under policy form series 13-31526 (Basic life), 12-31463 (Voluntary life) and 13-31554 (Voluntary AD&D).

## More information about AD&D Insurance

### Basic and Voluntary AD&D definition and exclusions

Accidental death or dismemberment by accidental injury means that the insured's death or dismemberment results, directly and independently of all other causes, from an accidental bodily injury which is unintended, unexpected, and unforeseen. The bodily injury must be the sole cause of death or dismemberment.

The injury must occur while the insured's coverage under the group policy is in force. The insured's death or dismemberment must occur within 90 days after the date of the injury.

In no event will Securian pay the accidental death or dismemberment benefit where the insured's death or dismemberment results from or is caused directly or indirectly by any of the following:

1. Any disease or infirmity of mind or body, and any medical or surgical treatment thereof; or
2. Suicide or attempted suicide, while sane or insane; or
3. Any intentionally self-inflicted injury; or
4. War, declared or undeclared war, whether or not you are a member of any armed force; or
5. Commission of, participation in, or any attempt to commit an assault or felony; or
6. Being under the influence of any narcotic, hallucinogen, barbiturate, gas or fumes, poison or any other controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless as prescribed by the insured's licensed physician. Conviction is not necessary for a determination of being under the influence; or
7. Intoxication as defined by the laws of the jurisdiction in which the accident occurred.
8. Active participation in a riot. "Riot" means all forms of public violence, disorder, or disturbance of the public peace, by three or more persons assembled together, whether with or without a common intent and whether or not damage to person or property or unlawful act is the intent or the consequence of such disorder.