securian FINANCIAL®

Group term life and accidental death and dismemberment insurance program benefits

For central state government, state higher education and state offline agency employees of Tennessee

Insurance products issued by: Minnesota Life Insurance Company

Life insurance member handbook

Prepared for:

PARTNERS FOR HEALTH

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What's inside

This booklet provides information on the state of Tennessee-provided group basic term life and accidental death and dismemberment insurance. Additional information about the voluntary term life and voluntary AD&D insurance available to you is also included.

Enrollment in the basic term life/basic AD&D plan is automatic for newly hired central state government and state higher education employees. Employees of state offline agencies will be defaulted to waiving basic term life/basic AD&D coverage and should take action in Edison to enroll, if desired.

Instructions for enrolling in the voluntary plans are given in this booklet. Enrolling in the voluntary term life plans is easy and can be done in three simple steps:

1. Review your coverage options
2. Determine your needs and cost with Benefit Scout®
3. Enroll

Questions?

Visit **securian.com/tn-insurance**, e-mail **LifeBenefits@securian.com** or call group customer service at **1-866-881-0631** Monday through Friday from 7 a.m. to 6 p.m.. CT

Your basic and optional coverages

Basic coverage (central state government and state higher education employees automatically enrolled)

Basic term life and AD&D	1x your base annual salary	• 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 **www.irs.gov/publications** • Coverage will reduce at ages 65 and above* • Employees of state offline agencies may waive coverage

Voluntary coverage (all employee paid)

Voluntary employee term life insurance	$5,000 increments	• Maximum: Not to exceed $500,000 or 7x base annual salary, whichever is less
Voluntary spouse term life insurance	$5,000 increments	• Maximum if under age 55: $30,000 • Maximum if age 55 or older: $15,000 • Spouse coverage may be elected even if the employee has not enrolled in voluntary term life coverage
Voluntary child term life rider	$5,000 or $10,000	• 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 + dependent 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 for which the employee would be eligible prior to age 65: to 65% at age 65, to 45% at age 70 and to 30% at age 75.

Life insurance coverage available with no health questions

The enrollment options below do not require you to answer health questions.

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 $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%

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.

Life insurance coverage available with health questions

The enrollment options below will require you to answer questions about your health history — along with height and weights.

Within 30 days of initial eligibility

- Apply for voluntary employee term life insurance in excess of the guaranteed issue amount of five times your annual base salary to a maximum of $500,000
- Apply for voluntary spouse term life insurance in excess of the guaranteed issue amount of $5,000, up to plan maximums (shown on Page 3)

During each Annual Enrollment

- Apply for the first time in voluntary employee term life insurance
- Increase existing voluntary employee term life insurance in excess of $5,000, up to plan maximums (shown on Page 3)
- Apply for the first time in voluntary spouse term life insurance
- Increase existing voluntary spouse term life insurance, up to plan maximums (shown on Page 3)

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.

Monthly cost of coverage

Central state government employees and state higher education employees
The state of Tennessee pays 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 above	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**

Learn more and enroll

Everyone's life insurance needs are unique. It's a good idea to evaluate your family's needs and financial situation before choosing your coverage. We offer an online benefits decision tool to help you do that: Benefit Scout.

Get step-by-step benefits guidance

Benefit Scout is designed to help you make life insurance elections with confidence. Just answer a few questions, and Benefit Scout identifies the coverage options that make sense for you and your family. Besides learning more about your insurance benefits, you can get cost estimates too.

How to access Benefit Scout:

Log in to **LifeBenefits.com/stateoftn**. You will be prompted to change your password the first time you log in. Then enter this information:

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

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

Once you're logged in, click "Get started" then click "Visit Benefit Scout"

How to enroll in benefits:

Basic term life/Basic AD&D: Central state government and state higher education employees are automatically enrolled in basic term life and basic AD&D coverage.

The state will fully pay the employee basic term life and basic AD&D premiums for central state government and state higher education employees.

Employees of state offline agencies* will not receive premium support from the state and should consult with their agency benefits coordinator for specific details about premiums and enrollment options.

Voluntary Term Life: To enroll yourself or your eligible dependents in voluntary term life coverage, you should navigate to Securian Financial's online enrollment page: **LifeBenefits.com/stateoftn**. Your user ID and initial password can be found to the right.

Voluntary AD&D: To enroll yourself or your eligible dependents in voluntary AD&D coverage, you should use **Edison**.

*Beech River Watershed Development Agency, Governor's Early Literacy Foundation, Greater Nashville Regional Council and South Central Human Resources Agency.

Enroll in voluntary life

To enroll go to: **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 in voluntary AD&D

To enroll for voluntary AD&D, please log in to Edison and complete your enrollment.

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. As a state employee, you have access to basic term life and basic AD&D coverage, voluntary term life coverage and voluntary AD&D coverage.

Voluntary accidental death and dismemberment insurance provides additional financial protection should you or a member of your family die or become dismembered due to a covered accident, whether it occurs at work or elsewhere. The value of AD&D insurance is twofold.

- Double indemnity is a term you may have heard. It refers to the fact that in the event of death resulting from a covered accident, this benefit is paid on top of your term life insurance benefit, not in place of it. Your beneficiary would receive both the life and AD&D benefit amounts.
- The second aspect of the program is dismemberment. A percentage of the benefit amount is paid to the insured person if a covered accident results in the loss of a limb, eye or hearing, or in partial or full paralysis.

Consider an accident rendering an insured person paraplegic (for which the percentage of benefit paid is 75%); there will likely be expenses such as home and vehicle modifications to accommodate a wheelchair.

Additional payouts may be available with your AD&D benefits

Additional benefits may be paid if the insured experiences one or more of the below events.

Basic AD&D

- Seat belt
- Repatriation
- Paralysis or stroke

Voluntary AD&D

- Adaptive home and vehicle
- Coma
- Repatriation
- Plegia

Please refer to the Certificate of Insurance for specific information regarding these additional payouts.

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 180 days after the date of the injury.

In no event will Securian Financial 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; or
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.

For loss of	Amount of Benefit
Life	Full amount of AD&D insurance
Both hands or both feet	Full amount of AD&D insurance
Speech and hearing in both ears	Full amount of AD&D insurance
One hand and one foot	Full amount of AD&D insurance
One foot and sight of one eye	Full amount of AD&D insurance
One hand and sight of one eye	Full amount of AD&D insurance
Quadriplegia	Full amount of AD&D insurance
Paraplegia	75% of amount of AD&D insurance
Speech or hearing in both ears	50% of amount of AD&D insurance
Sight of one eye	50% of amount of AD&D insurance
One hand or one foot	50% of amount of AD&D insurance
Hemiplegia	50% of amount of AD&D insurance
Thumb and index finger of one hand	25% of amount of AD&D insurance

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 Financial, the following will occur:

For all employees on unpaid leave: An employee who is out on unpaid leave of absence may notify Securian Financial 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 Financial 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 Financial 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 inform Securian Financial 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

Naming a beneficiary

Choosing 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(s) named will receive the benefit. If a primary beneficiary is not alive at the time of a claim, the benefit will be split among any remaining primary beneficiaries before it is paid to a contingent beneficiary.
- **Contingent beneficiary:** If the primary beneficiaries are no longer living, the benefit is paid to this person or persons.
- **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 name a beneficiary, policy benefits will be paid to the default beneficiary listed in the Certificate of Insurance.

For basic term life and basic AD&D insurance, you may designate a beneficiary in Edison.

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

Once logged in, follow this path: Benefits & Health > Life Insurance Beneficiaries > Update Beneficiaries.

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

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.

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, 7%; John Doe, son, 25%

The proceeds will be paid to Susan Doe. If Susan is not living, then the proceeds will be paid 75% to Jane Doe and 25% 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, 2017.

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

Your plan features

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

Portability and conversion

What are portability and conversion?

Porting your coverage means continuing the voluntary term life coverage you had as an active employee. Conversion means changing the basic term life and/or voluntary term life coverage you had as an active employee to a different, individual policy.

Can I continue, or port, or convert my coverage?

If you are no longer eligible for coverage as an active employee, you may be eligible to port or convert your life insurance. Premium rates will be higher than the rates for active coverage.

More about conversion

Conversion is available for employee basic term life and employee and dependent voluntary term life. Rates are higher than those paid by active employees and higher than voluntary term life portability rates. Premium payments will be paid directly to Securian Financial.

More about porting

Porting is available for employee and spouse voluntary term life along with any affiliated child term riders. The ported amount is up to 50% of your voluntary group term life insurance under the group plan with a minimum of $5,000 and a maximum of $250,000. Insurance will be on a direct bill basis. Continued, or ported, coverage ends at the end of the year you reach age 70. Rates are higher than those paid by active employees. Child term rider coverage may only be ported if the employee or spouse elects to port their own coverage.

Employee/Spouse Ported Voluntary Term Life rates per $1,000 (effective 1/1/2023)

Age	Employee/Spouse
Under 25	$0.057
25-29	$0.057
30-34	$0.062
35-39	$0.076
40-44	$0.115
45-49	$0.194
50-54	$0.328
55-59	$0.512
60-64	$0.797
65-69	$1.322
70-74	N/A - ported coverage terminates at age 70
75-79	N/A - ported coverage terminates at age 70
80 and over	N/A - ported coverage terminates at age 70

Securian Financial will mail a letter to former employees upon separation from active service, advising the employee of the options to port or convert coverage. The letter will also explain the steps needed to apply for ported or converted coverage.

Reinstatement of Voluntary Term Life Coverage Following Termination of Employment

When coverage terminates because you are no longer eligible and you become eligible again with the same employer within 30 days after the date your coverage terminated, coverage will be reinstated as is with no break in coverage.

When coverage terminates and you become eligible again with a new employer (new employer is defined as an employer with a different Federal Employer ID Number than your previous employer) all employees and spouses will have available to them guaranteed issue coverage for voluntary term life insurance. Previous coverage for employee, spouse, and children will be reinstated (continue) under new employer unless new coverage is selected by employee and/or spouse.

Waiver of premium benefit

If you become totally disabled according to the terms of your certificate, 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, you may request early payment of up to 80% of basic and voluntary term life insurance.

Child conversion and notification requirements

Once a child reaches age 26 and you wish to convert that child's coverage, Securian Financial must be contacted within 31 days. Also, you must notify Securian Financial when the last child covered under the voluntary term life reaches age 26.

Annual calculation of coverage level

For basic term life coverage, increases and decreases due to a change in salary will be based upon the employee's salary as of Sept. 1 of each year with the effective date of the recalculated coverage to be on Jan. 1 of the next calendar year.

Decreases due to a change in age will be:

1. For semi-monthly paid employees, the age reductions will be based on the employee's age as of the prior pay period end date and will be effective the first of the next month.
2. For monthly paid employees, the age reductions are based on the employee's age at the end of the prior month and will be effective the first of the next month.

Voluntary term life premium adjustments are effective each Jan. 1 based upon employee and/or spouse's age as of the same Jan. 1.

Basic life/basic AD&D and voluntary AD&D effective date

Basic life/basic AD&D for a new hire and voluntary AD&D for a new hire, spouse and/or children, will become effective on the first day of the month following one full calendar month of employment or date of status change.

Voluntary term effective date

Voluntary term life coverage for new hire, spouse and/or children will become effective on the first day of the month following completion of three full calendar months of eligible employment if you enrolled during your first 30 days of initial eligibility.

Voluntary group term life exclusion

Suicide - If an insured, whether sane or insane, dies by suicide within two years of the effective date of that insured's insurance, our liability will be limited to an amount equal to the premiums paid. If there has been an increase in an insured's amount of insurance for which you were required to apply or for which we required evidence of insurability, and that insured dies by suicide within two years of the effective date of the increase, our liability with respect to that increase will be limited to the premiums paid and attributable to such increase.

Reviewing your basic term life/basic AD&D and voluntary AD&D information

Log in to Edison using your Access ID and password. Once logged in, follow this path: Self Service > Employee Work Center > Benefit Details > Benefits Summary Please note this Access ID and password are different than the User ID and password for LifeBenefits.com/stateoftn.

Reviewing your voluntary term life information

Log in to **LifeBenefits.com/stateoftn** using your user ID, which is TN + your Edison ID 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/stateoftn**, 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**.

How to file a claim

Securian Financial 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 Basic Life claims are processed in 5-10 business days of receipt of the necessary claim information
- Most Accelerated Benefit claims are processed in 5-10 business days of receipt of the necessary claim information
- Most Accidental Death and Dismemberment claims are processed in 30-45 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 **1-866-881-0631**.

Learn about Securian Financial

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 information is a general discussion of the relevant federal tax laws provided to promote ideas that may benefit a taxpayer. It is not intended for, nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties. Taxpayers should seek the advice of their own advisors regarding any tax and legal issues specific to their situation.

Benefits Administration does not support any practice that excludes participation in programs or denies the benefits of such programs on the basis of race, color, national origin, sex, age or disability in its health programs and activities. If you have a complaint regarding discrimination, please call 1-866-576-0029 or 1-615-741-4517.

Insurance products are underwritten by Minnesota Life Insurance Company, a subsidiary 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).

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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