

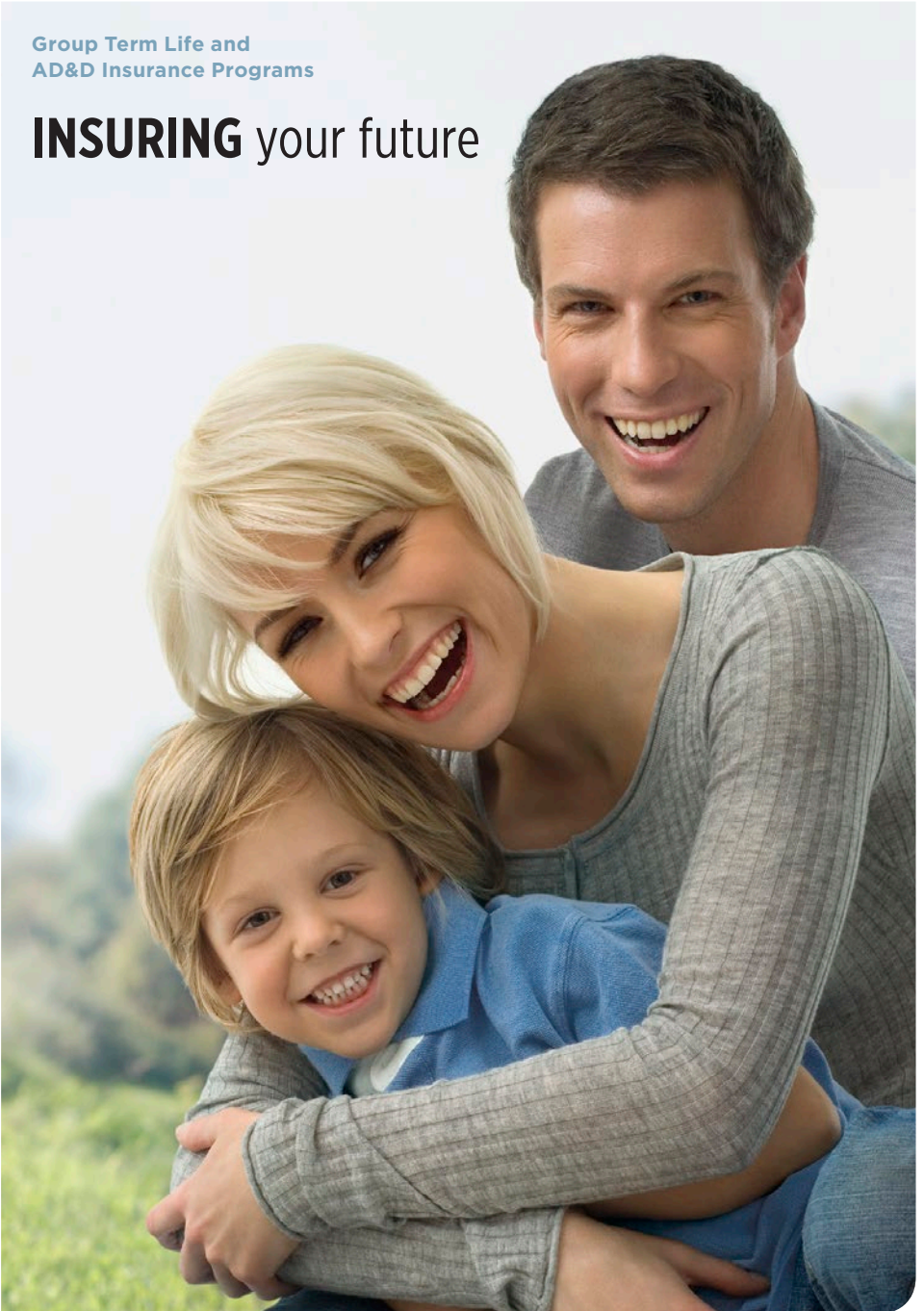
Employees of the State of Tennessee

PARTNERS
FOR HEALTH

MINNESOTA LIFE
A Securian Company

Group Term Life and
AD&D Insurance Programs

INSURING your future



Underwritten by Minnesota Life Insurance Company

What do I need to know?

The State of Tennessee is proud to partner with Minnesota Life Insurance Company to provide Group Term Life and Accidental Death and Dismemberment (AD&D) insurance benefits. This program offers you an affordable way to provide protection for your family.

Please take the time to review this information thoroughly. If you'd like to enroll for coverage, please refer to page 17 for more information about how to enroll.

This is your member handbook. This is a summary of plan provisions related to the insurance policies issued by Minnesota Life to the State of Tennessee. In the event of a conflict between this summary and the policies and/or certificates, the contracts or policies and/or certificates 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 policies.

If you have questions about this information, please call the Minnesota Life Service Center at the phone number below. To see a copy of the Basic Life and Voluntary (optional) AD&D Certificates go to www.LifeBenefits.com/StateofTN



QUESTIONS?

Call Minnesota Life Customer Service at **1-866-881-0631**
Monday – Friday from 7 a.m.–6 p.m. CT.

Who is eligible for coverage?

Participants are eligible for coverage in the Group Term Life insurance and AD&D programs based on the following definitions:

Employee – An individual employed by the State who:

1. Is a full-time employee regularly scheduled to work not less than thirty hours per week; or
2. Is a seasonal employee hired prior to July 1, 2015 with 24 months of service and is certified by an appointing authority to work at least 1,450 hours per fiscal year.

Dependent – An individual who is:

1. A legally married spouse of a State of Tennessee member;
2. A child from live birth up to the attainment of age 26 who is a natural or adopted child; a stepchild of the member; or a child for whom that member is the legal guardian.

Dependents are not eligible for coverage if also eligible for employee coverage. Only one parent may cover a child under this program.

Once a child reaches age 26 and you wish to convert that child coverage, Minnesota Life must be contacted within 31 days. Also, you must notify Minnesota Life when the last child covered under the Voluntary (Optional) Term Life reaches age 26.

What are the actively at work and hospital confinement provisions?

To be eligible to become insured or to receive an increase in the amount of insurance, you must be actively at work, fully performing your customary duties for your regularly scheduled number of hours at the employer's normal place of business, or at other places the employer's business requires you to travel.

If a dependent is hospitalized or confined because of illness or disease on the date his or her insurance would otherwise become effective, his or her effective date shall be delayed until he or she is released from such hospitalization or confinement. This does not apply to a newborn child. However, in no event will insurance on a dependent be effective before your insurance is effective.

When is coverage effective?

Basic Term Life, Basic AD&D, and Voluntary (optional) AD&D (if elected) as a new hire will become effective on the first day of the month following one full calendar month of employment. Voluntary (optional) Term Life coverage, if elected as a new hire, will become effective on the first day of the month following three full months of employment. Any coverage elected during the Annual Enrollment Period will be effective on January 1 of the year following or upon proof of good health, whichever is later. Dependent coverage will become effective on the same date as the employee coverage or upon proof of good health, whichever is later.

Note that coverage lost upon employment termination is automatically reinstated if rehired within 90 days.

What is proof of good health?

Proof of good health is not required (referred to as “guaranteed issue”) for Basic Term Life, Basic AD&D or Voluntary (optional) AD&D. A portion of the Voluntary (optional) Term Life may be guaranteed issue. As part of the Voluntary (optional) Term Life Insurance application process, we may request completion of an Evidence of Insurability (EOI) form to determine if the applicant is insurable (a good risk). When providing EOI, the applicant will answer a few simple health questions and provide information on physical condition, height, weight, gender, and tobacco status (if applicable). Once submitted, a medical underwriter reviews the application to determine if the person meets our acceptance standards for the insurance requested.

Is additional medical information required?

Many group applications can be processed using only the health information provided on the EOI form. To complete the application process, a physical exam may be required. Exams are free of charge and can be done at the applicant’s home. 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. The medical records are kept confidential, and information from the exam is not released to anyone else without the applicant’s consent. Once all information is received, it is promptly reviewed and the applicant is notified of the underwriting decision.

What happens when my salary changes and as I age?

Changes in Basic Term Life and Basic AD&D coverage and premium based upon salary and age will become effective on the first day of October based on your September 1 salary and age. Voluntary (optional) Term Life premium changes will become effective on the first day of January based on your January 1 age. Changes in Voluntary (optional) AD&D coverage and premium based upon salary will become effective on the first day of October based on your September 1 salary.

What is Group Term Life and AD&D insurance?

Group Term Life insurance provides a base level of protection that can be enhanced by personal savings, individual life insurance and Social Security benefits. This coverage will help protect your family against the unexpected loss of your life and income during your working years.

AD&D insurance provides additional financial protection if an insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.

- **Basic Group Term Life and AD&D** – The State of Tennessee automatically enrolls you in the Basic Term Life and Basic AD&D insurance programs. The State enrolls you for at least \$20,000 Basic Term Life and \$40,000 Basic AD&D (reduced amounts if age 65 or greater).

For many people, this is enough coverage to provide for final arrangements and your loved ones. However, the State recognizes that the kind of life insurance you need can change over time. That's why the State offers additional Voluntary (optional) Group Term Life and Voluntary (optional) AD&D coverage for you to purchase if you so desire.

If you enroll in the State's medical insurance program, 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, and Basic Dependent Term Life/AD&D. You also pay 100 percent of the premium if you enroll in the Voluntary (optional) Group Term Life and/or Voluntary (optional) AD&D programs.

- **Voluntary (optional) Group Term Life** – This is voluntary coverage paid for by the employee, allowing the employee to choose the amount of insurance that fits his or her personal financial situation. The State of Tennessee allows an eligible employee to choose Voluntary (optional) Group Term Life insurance in \$5,000 increments to a maximum of seven times the employee's annual base salary or \$500,000, whichever is less.
- **Voluntary (optional) AD&D** – This is voluntary coverage paid for by the employee. An employee may elect Employee or Family Coverage. This coverage is based on your annual salary.

Basic Term Life and AD&D insurance

Coverage – Employees and dependents receive the following coverage for Basic Term Life and AD&D Insurance through the State of Tennessee.

If your base annual salary is:	Basic Employee Term Life	Basic AD&D			
		Employee only	Spouse only	Spouse and Child	
			Spouse	Spouse	Child
Less than \$15,000	\$20,000	\$40,000	\$24,000	\$16,000	\$4,000
\$15,000 - \$17,499	\$22,000	\$44,000	\$26,000	\$18,000	\$4,000
\$17,500 - \$19,999	\$25,000	\$50,000	\$30,000	\$20,000	\$5,000
\$20,000 - \$22,499	\$30,000	\$60,000	\$36,000	\$25,000	\$5,000
\$22,500 - \$24,999	\$33,500	\$67,000	\$40,000	\$27,000	\$6,000
\$25,000 - \$27,499	\$37,000	\$74,000	\$44,000	\$30,000	\$7,000
\$27,500 - \$29,999	\$40,500	\$81,000	\$49,000	\$32,000	\$8,000
\$30,000 - \$32,499	\$44,000	\$88,000	\$53,000	\$35,000	\$9,000
\$32,500 - \$34,999	\$47,500	\$95,000	\$57,000	\$38,000	\$9,000
\$35,000 and over	\$50,000	\$100,000	\$60,000	\$40,000	\$10,000

Basic Dependent Term Life – Spouse and child(ren) from live birth to age 26: \$3,000. You must be enrolled in the State of Tennessee Group Health Insurance family plan to be eligible for this coverage.

Reductions – The amount of the employee’s Basic Group Term Life and the amount of the employee’s and spouse’s Basic AD&D coverage will begin to decrease when the employee reaches age 65. Reductions are to 65 percent of the scheduled benefit amount at age 65; to 45 percent at age 70; and to 30 percent at age 75. The Basic Dependent Term Life is not reduced.

Employees not enrolled in the State of Tennessee Group Health Insurance plan are limited to \$20,000 Basic Term Life and \$40,000 Basic AD&D.

Base Annual Salary is based on a normal work week, exclusive of overtime, bonuses or other special compensation.

Basic Group Term Life exclusions – There are no exclusions for the Basic Group Term Life insurance program.

Basic Term Life and AD&D insurance

Additional benefits included in the Basic AD&D insurance

The following will be paid as an additional benefit of the Basic AD&D insurance program:

- **Repatriation** - If, as a result of a covered accident, an insured dies at least 75 miles from his or her principal residence, an additional accidental death benefit shall be paid for the preparation and transportation of the body to a mortuary. The additional benefit shall be the lesser of the actual cost of such preparation and transportation or \$5,000. The benefit will be paid to the person who has or who will incur such cost, as evidenced to the satisfaction of Minnesota Life. This may or may not be the beneficiary for the rest of the accidental death proceeds.
- **Seat Belt Benefit** - If an insured dies or suffers a covered dismemberment as a result of a covered accident which occurs while he or she is driving or riding in a private passenger car, we will pay an additional AD&D benefit equal to the lesser of:
 1. \$25,000; or
 2. The insured's amount of AD&D insurance; or
 3. \$1,000 if an official police report certifying proper seatbelt use is not submitted with the claim.

In order to be eligible for this benefit, the following must apply:

1. The private passenger car was equipped with seatbelts; and
2. A seatbelt was in proper use by the insured at the time of the accident as certified in the official accident report or by the investigating officer; and
3. At the time of the accident, the driver of the private passenger car was a licensed driver and was not intoxicated, impaired, or under the influence of alcohol or drugs.

Seatbelt means a properly installed seatbelt (or child restraint if the insured is a child), lap and shoulder restraint, or other restraint approved by the National Highway Traffic Safety Administration or any successor governmental agency. A private passenger car means a validly registered four-wheeled private passenger car or policyholder-owned car, jeep, pickup truck or van, including a sport utility vehicle (SUV), that is not licensed commercially or being used for racing, or acrobatic or stunt driving.

Voluntary (optional) AD&D insurance

Coverage options - State of Tennessee employees may elect Employee Only, or Employee and Family coverage for Voluntary (optional) AD&D insurance.

If your base annual salary is:	Employee only	Family coverage		
		Spouse only	Spouse and Child	
		(No children)	Spouse	Child
Less than \$3,000	\$6,000	\$4,000	\$2,000	\$1,000
\$3,000 - \$3,999	\$9,000	\$5,000	\$3,000	\$1,000
\$4,000 - \$4,999	\$12,000	\$7,000	\$4,000	\$2,000
\$5,000 - \$5,999	\$15,000	\$9,000	\$5,000	\$2,000
\$6,000 - \$6,999	\$18,000	\$11,000	\$7,000	\$2,000
\$7,000 - \$7,999	\$21,000	\$13,000	\$8,000	\$3,000
\$8,000 - \$8,999	\$24,000	\$15,000	\$10,000	\$3,000
\$9,000 - \$9,999	\$27,000	\$17,000	\$11,000	\$3,000
\$10,000 - \$12,499	\$32,000	\$19,000	\$13,000	\$3,000
\$12,500 - \$14,999	\$38,000	\$23,000	\$15,000	\$4,000
\$15,000 - \$17,499	\$44,000	\$26,000	\$18,000	\$4,000
\$17,500 - \$19,999	\$50,000	\$30,000	\$20,000	\$5,000
\$20,000 and over	\$60,000	\$36,000	\$25,000	\$5,000

Reductions - Voluntary (optional) AD&D coverage does not reduce due to age.

More information about AD&D insurance

What is the amount of the Accidental Death and Dismemberment benefit?

The amount of the benefit shall be a percentage of the amount of Basic and/or Voluntary (optional) AD&D insurance in effect on the date of the covered accident. The percentage is determined by the type of loss as shown in the following table.

For loss of	Amount of benefit	Employee only
	Life	Full amount of AD&D insurance
	Both hands or both feet	Full amount of AD&D insurance
	Sight of both eyes	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
	Sight of one eye	50% of amount of AD&D insurance
	One hand or one foot	50% of amount of AD&D insurance
	Thumb and index finger of one hand	25% of amount of AD&D insurance

Loss of hands or feet means complete severance at or above the wrist or ankle joints. Loss of sight means the entire and irrecoverable loss of sight which cannot be corrected by medical or surgical treatment or by artificial means. Loss of thumb or finger means complete severance at or above the metacarpophalangeal joints (the joints closest to the palm of the hand). A benefit is not payable for both loss of one hand and the loss of thumb and index finger of one hand for injury to the same hand as a result of any one accident. Under no circumstance will more than one payment be made for the loss of the same limb, eye, finger, thumb, hand, foot, or sight if one payment has already been made for that loss. Benefits may be paid for more than one accidental loss but the total amount of AD&D insurance payable for all of an insured's losses due to any one accident will never exceed the full amount of AD&D insurance coverage in effect on the date of the covered accident.

More information about AD&D Insurance

Basic and Voluntary (optional) 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 Minnesota Life 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.

Voluntary (optional) Group Term Life insurance

Below are the options available to you under the Voluntary (optional) Group Term Life insurance plan through the State of Tennessee.

Coverage type	Coverage options	Additional information
Voluntary (optional) Term Life insurance	\$5,000 increments	<ul style="list-style-type: none"> Maximum coverage is the lesser of seven times annual base salary or \$500,000 Up to 5X annual base salary is guaranteed if elected within 31 days of initial eligibility; Elections above 5X annual base salary will require proof of good health
Voluntary (optional) Spouse Term Life insurance		<ul style="list-style-type: none"> An existing spouse may enroll subject to proof of good health Spouse is not eligible if he or she is also eligible for employee coverage A spouse may be added within 31 days after the marriage date subject to proof of good health
Spouse under age 55	\$5,000, \$10,000, \$15,000, \$20,000, \$25,000 or \$30,000	<ul style="list-style-type: none"> Maximum coverage is \$30,000
Spouse age 55 or older	\$5,000, \$10,000 or \$15,000	<ul style="list-style-type: none"> Maximum coverage is \$15,000
Voluntary (optional) Child Term Life Rider	\$5,000 or \$10,000	<ul style="list-style-type: none"> Children are eligible from live birth to 26 years of age A child term rider may also be added to the policy within 31 days of the birth or adoption date A child may only be covered by one parent Employee or Spouse must have Voluntary (optional) Term Life coverage for the Optional Child Term Life Rider to be elected All child coverage is guaranteed

Guaranteed coverage opportunities

Initial Eligibility

As a newly eligible employee of the State of Tennessee, you have the opportunity to choose Voluntary (optional) Term Life coverage for yourself and your children on a guaranteed basis without providing proof of good health. You may choose to apply for up to five times base annual salary in Voluntary (optional) Group Term Life insurance coverage for yourself as well as up to \$10,000 in a Child Term Life Rider for your children. You must choose coverage within 31 days of your initial eligibility. You may choose to apply for spouse coverage; however, health related questions will be asked to determine if coverage will be issued.

Annual Enrollment

Employees currently participating in the Voluntary (optional) Term Life insurance program are eligible to increase guaranteed coverage by \$5,000 (to a maximum of five times base salary or \$500,000, whichever is less) during the Annual Enrollment period. Employees may increase coverage by more than one \$5,000 increment during this time; however, proof of good health will be required.

Employees not currently participating in Voluntary (optional) Term Life or Voluntary (optional) Spouse Term Life, or those previously declined for coverage, may choose to apply for coverage during the Fall Annual Enrollment period; however, proof of good health will be required.

How much does coverage cost?

The State of Tennessee automatically enrolls you in the Basic Term Life and Basic AD&D insurance programs. The State pays for \$20,000 Basic Term Life and \$40,000 Basic AD&D (reduced amounts if age 65 or greater).

If you enroll in the State’s medical insurance program, 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, and Basic Dependent Term Life/AD&D. You also pay 100 percent of the premium if you enroll in the Voluntary (optional) Group Term Life and/or Voluntary (optional) AD&D programs.

Basic Term Life and AD&D 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
Emp Basic Term/AD&D	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family Basic Term/AD&D	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27
Emp Optl AD&D	\$0.21	\$0.32	\$0.42	\$0.53	\$0.63
Family Optl AD&D	\$0.35	\$0.50	\$0.67	\$0.85	\$1.02
	\$7,000 - \$7,999	\$8,000 - \$8,999	\$9,000 - \$9,999	\$10,000 - \$12,499	\$12,500 - \$14,999
Emp Basic Term/AD&D	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family Basic Term/AD&D	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27
Emp Optl AD&D	\$0.74	\$0.84	\$0.95	\$1.12	\$1.33
Family Optl AD&D	\$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
Emp Basic Term/AD&D	\$0.42	\$1.04	\$2.08	\$2.81	\$3.54
Family Basic Term/AD&D	\$1.72	\$2.40	\$3.53	\$4.32	\$5.11
Emp Optl AD&D	\$1.54	\$1.75	\$2.10	\$2.10	\$2.10
Family Optl AD&D	\$2.45	\$2.80	\$3.36	\$3.36	\$3.36
	\$27,500 - \$29,999	\$30,000 - \$32,499	\$32,500 - \$34,999	\$35,000 and over	
Emp Basic Term/AD&D	\$4.26	\$4.99	\$5.72	\$6.24	
Family Basic Term/AD&D	\$5.91	\$6.70	\$7.49	\$8.05	
Emp Optl AD&D	\$2.10	\$2.10	\$2.10	\$2.10	
Family Optl AD&D	\$3.36	\$3.36	\$3.36	\$3.36	

“Family” includes both employee and dependent coverage.

All rates subject to change.

Voluntary (optional) Employee and Spouse Term Life insurance rates effective January 1, 2016

Rates per \$1,000 per month

Age	Rate
Under 25	\$0.047
25 - 29	0.047
30 - 34	0.051
35 - 39	0.062
40 - 44	0.095
45 - 49	0.161
50 - 54	0.271
55 - 59	0.422
60 - 64	0.658
65 - 69	1.092
70 - 74	1.523
75 - 79	2.340
80 and over	4.229

Rates increase with age.

Optional Child Term Life rider rates

One monthly premium covers all eligible children.

Coverage options:

\$5,000 - \$0.50 per month

\$10,000 - \$1.00 per month

All rates are subject to change.

Voluntary (optional) Group Term Life exclusions

Suicide - If an insured, whether sane or insane, dies by suicide within two years of the effective date of his or her insurance or within two years of the effective date of any increase in coverage. Minnesota Life will be limited to pay an amount equal to the premiums paid.

Calculate your costs for Voluntary (optional) Term Life

Use these examples as your guide to calculating the life insurance costs for you and your spouse for Voluntary (optional) Term Life.

Example:

Employee age 38, chooses \$150,000 in coverage

$\frac{\$150,000}{\text{Coverage amount}}$	\div	$\frac{\$1,000}{\text{Coverage amount}}$	$=$	$\frac{150}{\text{Coverage units}}$	\times	$\frac{\$.062}{\text{Monthly rate}}$	$+$	$\frac{\$.30}{\text{Administrative cost}}$	$=$	$\frac{\$.960}{\text{Monthly cost}}$
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Spouse age 34, chooses \$20,000 in coverage

$\frac{\$20,000}{\text{Coverage amount}}$	\div	$\frac{\$1,000}{\text{Coverage amount}}$	$=$	$\frac{20}{\text{Coverage units}}$	\times	$\frac{\$.051}{\text{Monthly rate}}$	$+$	$\frac{\$.30}{\text{Administrative cost}}$	$=$	$\frac{\$.132}{\text{Monthly cost}}$
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Now just fill in the blanks!

$\frac{\$}{\text{Coverage amount}}$	\div	$\frac{\$1,000}{\text{Coverage amount}}$	$=$	$\frac{\text{Coverage units}}{\text{Coverage units}}$	\times	$\frac{\$}{\text{Monthly rate}}$	$+$	$\frac{\$.30}{\text{Administrative cost}}$	$=$	$\frac{\$}{\text{Monthly cost}}$
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What features does my plan have?

Beyond paying a benefit in the event of your death, your Group Term Life and AD&D insurance plan has other important features.

Waiver of Premium – If you become totally and permanently disabled before age 60, and remain disabled for nine consecutive months, you may be eligible to continue the **Basic and Voluntary (optional) Group Term Life** coverage on you and your covered dependents until you turn 70. To be granted a continuation under the Waiver of Premium provision you must:

1. Apply within 12 months following the last day of the month following end of positive pay status;
2. Provide proof of the disability each year that is satisfactory to Minnesota Life;
3. Remain totally disabled.

In addition, if the employee becomes totally disabled prior to age 70, the employee's Basic Term Life coverage may continue for one year from the last day of the month following end of positive pay status.

There are no extended benefits for the Basic Accidental Death and Dismemberment and Voluntary (optional) Accidental Death and Dismemberment coverages.

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 Basic and Voluntary (optional) Group Term Life insurance amount.

Conversion – Convert terminated Basic and Voluntary (optional) Group Term Life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees. AD&D insurance cannot be converted.

Continue (port) – If you are no longer eligible for coverage as an active employee, you may continue (port) your Voluntary (optional) Group Term Life insurance under the group plan. Insurance will be on a direct bill basis [continued (ported) coverage ends at age 70].

LifeSuite services

Minnesota Life Insurance Company and Benefits Administration are pleased to announce new services available to you as a State of Tennessee employee eligible for basic life insurance.

These services are available to you with no additional premium cost or enrollment required. We encourage you to visit the web sites to become familiar with the services, and use them if and when you need them.

Travel Assistance Services

RedpointWTP, LLC provides travel assistance services to you and your dependents. The services are available 24/7/365 for emergency assistance, transport services, and pre-trip resources, when traveling 100 or more miles away from home. Visit LifeBenefits.com/Travel or call 1-855-516-5433 when traveling in the U.S. and Canada. From other locations, you can call collect to +1-415-484-4677.

Legacy Planning Resources

Minnesota Life provides you, and your spouse and dependents, access to a variety of information and resources to help when organizing important financial documents as well as working through end-of-life issues. Our legacy planning resources support you as you consider your final wishes or those of a loved one.

In addition, information guides individuals through the process of planning or pre-planning final arrangements. Our Express Assignment™ funeral home assignment service, available to Minnesota Life insureds, reduces concern about paying funeral expenses. For more information, visit LegacyPlanningResources.com.

Beneficiary Financial Counseling

Financial counseling services are offered by PricewaterhouseCoopers LLP (PwC) to beneficiaries who receive at least \$20,000 in policy benefits. PwC is a professional services firm with decades of experience in personal financial education and counseling. The counseling services are designed to help families make sound financial decisions at a difficult time. PwC advisors do not sell insurance or investment products. There is no fee to the beneficiary for this service.

If you have specific questions about Travel Assistance or Legacy Planning, please call or visit the websites listed above.

Services provided by RedpointWTP, LLC and PricewaterhouseCoopers LLP are their sole responsibility. The services are not affiliated with Minnesota Life Insurance Company or its group contracts and may be discontinued at any time. Certain terms, conditions and restrictions may apply when utilizing the services. To learn more, visit the appropriate website.

Enroll for coverage

Follow the instructions on the Minnesota Life website to view your Voluntary (optional) Group Term Life insurance amounts and beneficiary, and to update or designate your beneficiary. After submitting your information, please print a copy for your records.

Log on

To view your Voluntary (optional) Group Term Life insurance coverage or designate your beneficiary, please log on to **www.LifeBenefits.com/StateofTN** with the ID and password information provided below. You will be prompted to change your password the first time you log on.

Your ID: TN + your Edison ID number*
Your password: Your password is your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number

** Your Edison ID number can be found on your Caremark card or can be obtained from your Human Resources Department.*

If you do not have access to a computer or the internet, forms are available by calling Minnesota Life at 1-866-881-0631 or from your Human Resources Department.

TO ENROLL for Voluntary (optional) AD&D please log into Edison and complete your enrollment or utilize a paper form. Consult with your Agency Benefits Coordinator in your Human Resources Office on the appropriate method to use for enrollment.

Filing a claim

Notice of a claim under the Basic Group Term Life, Basic AD&D or Voluntary (optional) AD&D insurance should be made with the State Benefits Administration in writing. For more specific information, please contact your Agency Benefits Coordinator.

Notice of a claim under the Voluntary (optional) Group Term Life insurance should be made through Minnesota Life directly. Please contact Minnesota Life at **1-866-881-0631** from 7 a.m.-6 p.m. CT Monday through Friday.

What is a beneficiary?

Choosing a beneficiary

Naming a beneficiary is an important right of life insurance ownership. Your beneficiary designation determines who will receive your life insurance benefit. Under current tax law, life insurance benefits paid to a beneficiary are generally not taxable income.

Some common beneficiary choices are:

- **Primary beneficiary** – The person or persons named will receive the benefit.
- **Contingent beneficiary** – If the primary beneficiary is no longer living, the benefit is paid to this person.
- **Default beneficiary** – If you do not name a beneficiary, policy benefits will be paid in the following order: to your spouse, if living; if not, to your children in equal shares, if living; if not, to your parents in equal shares, if living; if not, your estate.

For Spouse Voluntary (optional) 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 Optional 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.

Check your beneficiary(ies) regularly

Over time, events such as marriage, divorce, birth/adoption of children, or the death of a loved one may dramatically change the intent of how you want your life insurance benefit paid.

To designate or update your beneficiary for your Voluntary (optional) Group Term Life insurance, please log in to www.LifeBenefits.com/StateofTN using your ID and password provided on page 17. You may also contact Minnesota Life directly at **1-866-881-0631** to obtain a paper form.

To designate a beneficiary for your Basic Term Life insurance, and Basic and Voluntary (optional) AD&D insurance coverages, please log into ESS in Edison or complete a paper beneficiary designation through the State of Tennessee.

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

This is a summary of plan provisions related to the insurance policies issued by Minnesota Life Insurance Company to the State of Tennessee. In the event of a conflict between this summary and the policies and/or certificates, the contracts or policies and/or certificates 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 policies.

Products may be offered under one of the following policy form series: 13-31526 or MHC-96-13180.41 (life) and 13-31554 or 02-30428.41 (Optional AD&D).

Minnesota Life Insurance Company

A Securian Company

Group Insurance

www.LifeBenefits.com

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