

Basic Group Term Life, Basic AD&D, and Optional AD&D Benefit Highlights



The State of Tennessee is pleased to introduce Minnesota Life Insurance Company as the new carrier for our Basic Term Life and Accidental Death and Dismemberment (AD&D) program, effective January 1, 2014. Minnesota Life is also the carrier for our Optional Group Term Life insurance program.

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

Basic Dependent Term Life: Spouse: \$3,000 and child(ren) from live birth to age 26: \$3,000 if dependent is enrolled in the health plan.

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.

Why may I need Optional 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 member handbook 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

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 and Optional 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	\$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	\$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	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27
Emp Optl AD&D	\$0.21	\$0.32	\$0.42	\$0.53	\$0.63	\$0.74	\$0.84	\$0.95	\$1.12	\$1.33
Family Optl AD&D	\$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	
Emp Basic Term/AD&D	\$0.42	\$1.04	\$2.08	\$2.81	\$3.54	\$4.26	\$4.99	\$5.72	\$6.24	
Family Basic Term/AD&D	\$1.72	\$2.40	\$3.53	\$4.32	\$5.11	\$5.91	\$6.70	\$7.49	\$8.05	
Emp Optl AD&D	\$1.54	\$1.75	\$2.10	\$2.10	\$2.10	\$2.10	\$2.10	\$2.10	\$2.10	
Family Optl AD&D	\$2.45	\$2.80	\$3.36	\$3.36	\$3.36	\$3.36	\$3.36	\$3.36	\$3.36	

Minnesota Life Insurance Company

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Group Insurance

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This is a summary of plan provisions related to the insurance policy issued by Minnesota Life to 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. Additional details may be found in the member handbook.

Products are offered under policy form series numbers 13-31526 and 02-30428.41.