



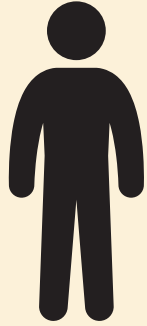
## Why do I need this insurance?

**Group Term Life insurance** can protect your family's financial future from the unexpected loss of your life and income during your working years.

Life insurance proceeds can be an important tool in helping your family afford final expenses, such as funeral and medical bills, as well as day-to-day financial obligations.

# Protect your family from the unexpected loss of your life and income during your working years.

## Basic coverage



### Basic Term Life and Accidental Death & Dismemberment (AD&D)

**1.5x** annual salary

- Includes matching AD&D benefit
- All coverage is guaranteed if elected within initial eligibility period
- A portion of this coverage paid for by State of Indiana

## HOW MUCH LIFE INSURANCE DO I NEED?

Check out our life insurance calculator at [LifeBenefits.com/insuranceneeds](http://LifeBenefits.com/insuranceneeds).

### Calculate employee's bi-weekly premium:



Total coverage \$ \_\_\_\_\_  
 ÷ 1,000 \_\_\_\_\_  
 x Applicable rate \$ \_\_\_\_\_  
 = \_\_\_\_\_  
**Bi-Weekly premium** \$ \_\_\_\_\_

## Bi-weekly cost of coverage

### Basic Term Life and AD&D:

Bi-weekly rate: \$0.113 per \$1,000 of coverage

### Supplemental Term Life

Age	Bi-weekly rate per \$1,000 of coverage
Under 39	\$0.048
40-44	0.078
45-49	0.126
50-54	0.194
55-59	0.311
60-64	0.446
65 and older	0.718

Rates increase with age.

### Voluntary AD&D

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

### Spouse Term Life

Coverage amount	Bi-weekly premium
Spouse only - \$5,000	\$0.720
Spouse only - \$10,000	1.440
Spouse only - \$15,000	2.160
Spouse only - \$20,000	2.880

### Child Term Life

Coverage amount	Bi-weekly premium
Child only - \$5,000	\$0.450
Child only - \$10,000	0.900
Child only - \$15,000	1.350
Child only - \$20,000	1.800

### Spouse and Child Term Life Packages



Coverage amount	Bi-weekly premium
Spouse \$5,000/Child \$5,000	\$1.00
Spouse \$10,000/Child \$10,000	2.00
Spouse \$15,000/Child \$15,000	3.00
Spouse \$20,000/Child \$20,000	4.00

All rates are subject to change.

# ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

## Coverage options

You must be enrolled in Basic Term Life and AD&D to elect any of the coverages shown below.

	<b>Supplemental Term Life</b>	<b>\$10,000</b> increments	<ul style="list-style-type: none"> <li>Maximum coverage: <b>\$500,000</b></li> </ul>
	<b>Voluntary AD&amp;D</b>	<b>\$10,000</b> increments	<ul style="list-style-type: none"> <li>Maximum coverage: <b>\$500,000</b></li> </ul>
	<b>Spouse Term Life</b>	<b>\$5,000, \$10,000, \$15,000</b> or <b>\$20,000</b>	
	<b>Child Term Life</b>	<b>\$5,000, \$10,000, \$15,000</b> or <b>\$20,000</b>	<ul style="list-style-type: none"> <li>Children are eligible from live birth to the end of the month in which they turn 26 years old</li> </ul>
	<b>Spouse and Child Term Life Packages</b>	Spouse <b>\$5,000/</b> Child <b>\$5,000</b> Spouse <b>\$10,000/</b> Child <b>\$10,000</b> Spouse <b>\$15,000/</b> Child <b>\$15,000</b> Spouse <b>\$20,000/</b> Child <b>\$20,000</b>	<ul style="list-style-type: none"> <li>Package elections require the spouse and child to have the same coverage amount</li> <li>If you elect a package, you cannot elect separate Spouse Term Life or Child Term Life coverage amounts</li> <li>Children are eligible from live birth to the end of the month in which they turn 26 years old</li> </ul>



## QUESTIONS?

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

## WHY LIFE INSURANCE?

Learn how life insurance can protect your financial future by watching a brief video at [LifeBenefits.com/videos/term](http://LifeBenefits.com/videos/term)



## Are you a new employee to the State of Indiana?

As a newly eligible employee, you have a one-time opportunity to elect guaranteed coverage – no health questions asked – for you and your family during your initial eligibility period.

The following guaranteed coverage amounts are available:

- **Basic Term Life and AD&D:** 1.5x annual salary
- **Supplemental Term Life:** Up to \$200,000
- **Spouse:** Up to \$20,000

Elections after your initial eligibility period and amounts exceeding the guaranteed issue limit require evidence of insurability (EOI).

### Always guaranteed:

- **Child:** Elections never require EOI
- **Voluntary AD&D:** Elections never require EOI

Imagine your family's wallet without your paycheck. **Protect your family by purchasing life insurance to cover:**



Estate taxes



Funeral/burial costs



Medical bills



Family's living expenses

## Additional features

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

- **AD&D** – Provides beneficiaries with additional financial protection if an insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.
- **Take your coverage with you** – If you are no longer eligible for coverage as an active employee, you may port your Basic and Supplemental Life and AD&D coverage (portable coverage ends at age 70) or you may convert your life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.
- **Early benefit payments if diagnosed as terminally ill** – 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, up to a maximum of \$1,000,000 (Basic and Supplemental combined).

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to the 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.

Products are offered under policy form series 13-31557 or 02-30428.13.

Securian Financial Group, Inc.

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