

APPLY AN ADDITIONAL LAYER OF **FINANCIAL** **PROTECTION**

Enroll in your group
life insurance plan



When can I increase my coverage?

You are able to elect or increase Optional Group Term Life coverage in the following amounts during open enrollment:

- **Current participants in the optional plan:** Increase coverage one level up to the lesser of 5x annual earnings, or \$500,000 - **without evidence of insurability (EOI)**. Additional elections/increases require proof of good health.
- **First-time enrollees:** Elect 1-7x annual earnings, up to \$1,000,000. EOI is required.

ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

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.

Visit Ellie, your Interactive Benefits Guide, to learn more about your insurance benefits. By answering a few simple questions, you can determine how much life insurance you need and get a quote to see how it fits your budget.

Visit LifeBenefits.com/ellie/florida



Here's the easy math to your monthly premium:

Total coverage you need \$ _____
 ÷ 1,000 _____
 x your rate \$ _____
 =
Monthly premium \$ _____

Monthly cost of coverage

Optional Term Life and AD&D

Rates increase with age.

Age	Rate per \$1,000
Under 30	\$0.061
30-34	0.086
35-39	0.097
40-44	0.105
45-49	0.146
50-54	0.210
55-59	0.317
60-64	0.581
65-69	0.885
70 and over	1.690

Retiree Term Life

(excludes Vested Legislators)

Coverage amount	Rate per month
\$2,500	\$4.83
\$10,000	\$19.33

Basic Term Life for OPS/Variable Hour class employees

\$3.58 per month, employee-paid

Spouse Optional Life






Coverage amount	Rate per month
\$15,000	\$4.50
\$20,000	\$6.00

Child Optional Life

Coverage amount	Rate per month
\$10,000	\$0.85

All rates are subject to change.

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

Basic coverage		
	Basic Group Term Life	All full-time active employees (automatically enrolled) OPS/Variable hour class employees (employee-elected and employee-paid) \$25,000
Retiree coverage For retirees who are not Vested Legislators		
	Retiree Group Term Life	Elect \$2,500 or \$10,000
Employee-elected coverage For active employees enrolled in Basic Term Life		
	Optional Group Term Life	Elect 1-7x annual earnings <ul style="list-style-type: none">• Maximum coverage: \$1,000,000• Includes matching AD&D benefit• OPS/Variable hour class employees are not eligible
	Spouse Optional Life	Elect \$15,000 or \$20,000 <ul style="list-style-type: none">• EOI is not required if elected during initial eligibility
	Child Optional Life	Elect \$10,000 <ul style="list-style-type: none">• EOI is never required

If your spouse or child is eligible for employee coverage, they cannot be covered as a dependent. Only one employee may cover a dependent child.

QUESTIONS?

Call the People First Service Center at **1-866-663-4735** if you have questions about enrollment or current coverage amounts.

Call Securian at **1-888-826-2756** or log onto **LifeBenefits.com/florida** if you have questions about your life insurance or beneficiary designations.

TO ENROLL GO TO:

Log onto **PeopleFirst.myFlorida.com** for rates, coverage levels and to make elections.

Additional features

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

- **Accidental Death and Dismemberment (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 Optional Group Term Life insurance 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. Retirement is not an event that allows you to utilize your portability benefits.
- **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 Optional combined).
- **No premiums if you become disabled** – If you become totally disabled, your life insurance premiums may be waived.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to the State of Florida. 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 offered under policy form series 07-30978.

The Securian Financial Group, Inc. and its affiliates, including Minnesota Life, provide a wide range of financial products and services that meet the needs of individuals, families, business owners, financial institutions and employers.

Minnesota Life Insurance Company

A Securian Company

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