

State of Illinois

Enroll for additional group life insurance today!



This handout highlights the Group Term Life Insurance plan offered to State of Illinois plan members. For additional details, please review your State of Illinois Benefits Handbook.

What features are available?

- **Portability** – If you terminate employment with the State of Illinois, you can continue your optional life insurance coverage by paying premiums directly to Minnesota Life. Premiums may be higher than those paid by active employees.
- **Conversion** – Convert terminated term life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.
- **Accelerated Benefit** – If you are diagnosed with a terminal illness with a life expectancy of 24 months or less, you can accelerate your benefit at a minimum of \$10,000 to a maximum of the lesser of 50 percent of your combined Basic and Optional Term Life Insurance or \$1,000,000.

What additional services are available?

- **Legal Services** – LifeWorks provides employees and their dependents telephone access to a national network of 22,000+ accredited attorneys for consultation on simple wills, estate planning documents and other legal issues. Discounts are available for participating attorneys. Contact LifeWorks at **1-877-849-6034** or visit **LifeWorks.com** (user name: *lfg* password: *resources*).
- **Legacy Planning Services** – Active and retired employees, spouses and dependents can access resources designed to help individuals and families work through end-of-life issues when dealing with the loss of a loved one or planning for their own passing. These resources are available at **LegacyPlanningServices.com**.
- **Travel Assistance Services** – RedpointWTP LLC provides travel assistance services to all active U.S. employees covered under the group life insurance program and their spouses and dependents. The services are available 24/7/365 for emergency assistance and transport services when traveling 100 or more miles away from home. Pre-trip resources are also available. For more information, including program terms and conditions, visit **LifeBenefits.com/travel** or call **1-855-516-5433** in the U.S. and Canada. From other locations, you can call collect to **+1 415-484-4677**.

Your plan at a glance - During enrollment you may choose from the following coverages:

Coverage type	Coverage options	Additional information
Basic Employee Term Life	Equal to your annual basic salary, rounded to the next higher \$100 if not already a multiple of \$100.	<ul style="list-style-type: none"> • Coverage is automatic for active members. • Provided by the State of Illinois.
Optional Employee Term Life	One to eight times your Basic Term Life Insurance amount.	<ul style="list-style-type: none"> • Maximum coverage \$3,000,000 when combined with Basic Term Life.*
Spouse/Civil Union Partner Term Life	\$10,000	<ul style="list-style-type: none"> • Spouse/Civil Union Partner coverage will reduce to \$5,000 when the active member is retired and age 60.*
Child Term Life	\$10,000 Coverage from live birth through age 25.	<ul style="list-style-type: none"> • Each eligible child is covered at \$10,000, regardless of the number of children in your family.
Accidental Death and Dismemberment	Two choices: a. The amount matching the member's Basic Term Life Insurance only. b. The amount matching the member's Basic Term and Optional Term Life Insurance.	<ul style="list-style-type: none"> • The accidental dismemberment benefit is based upon the type of loss sustained. • Maximum coverage cannot exceed five times your Basic Term Life Insurance.

*Evidence of Insurability is required to enroll in or increase coverage.

Cost of coverage

Optional Employee Term Life

Age	Monthly rate per \$1,000 of coverage
Under 30	\$0.02
30-39	\$0.06
40-49	\$0.08
50-54	\$0.16
55-59	\$0.36
60-64	\$0.62
65-69	\$1.22
70 and above	\$2.02

Rates increase with age.

Spouse/Civil Union Partner Term Life

\$6.00 / \$10,000 / month

Child Term Life

\$0.70 / \$10,000 / month

AD&D

\$0.02 / \$1,000 / month

All rates subject to change.

Questions?

If you have any questions about your Group Life Insurance plan, you can call Minnesota Life's Springfield Branch Office at **1-888-202-5525**. You can also find more information about your plan at www.LifeBenefits.com/illinois.

Calculating your premium

To calculate your monthly premium, follow these steps:

- 1) Elect your desired coverage amount.
- 2) Divide the coverage amount by 1,000 (rates are per \$1,000 of coverage).
- 3) Multiply by the monthly rate from the applicable table provided based on your current age.

Example

A 37-year-old employee, earning \$25,000, elects Optional Employee Term Life coverage equal to two times the Basic Employee Term Life coverage, and AD&D insurance equal to the Basic Employee Term Life coverage.

Following the steps above, the Optional Employee Term Life calculation would be:

- 1) $\$25,000 \times 2 = \$50,000$
- 2) $\$50,000 \div 1,000 = 50$
- 3) $50 \times \$0.10 = \5.00

\$50,000 of Optional Employee Term Life coverage would cost a 37-year-old \$5.00 per month.

Following the steps above, the AD&D calculation would be:

- 1) \$25,000
- 2) $\$25,000 \div 1,000 = 25$
- 3) $25 \times \$0.02 = \0.50

\$25,000 of AD&D coverage would cost \$0.50 per month.

Calculate your own coverage amounts

Calculate total coverage requested: _____

Calculate total number of units: _____

Input age rate: _____

Multiply age rate by number of units: _____

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

Services provided by Lifeworks US, Inc., and RedpointWTP LLC are their sole responsibility. The services are not affiliated with Securian or its group contracts and may be discontinued at any time. Certain terms, conditions and restrictions may apply when utilizing the services.

Products offered under policy form series 03-30530 Rev 7-2004.

Securian Financial Group, Inc.

Group Insurance

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