



State of Florida
Group term life and AD&D insurance

Insurance products issued by:
Minnesota Life Insurance Company

Protect your family's financial future

Enroll in your group life insurance plan





Opportunities to elect guaranteed coverage – no health questions asked!

You have several opportunities to elect or increase coverage without answering medical questions.

Within 60 days of initial eligibility:

- **Employee:** Elect up to 5x earnings; not to exceed \$500,000
- **Spouse:** Elect \$15,000 or \$20,000
- **Child:** Elect \$10,000

During each annual enrollment:

- **Employee:** Increase existing coverage by 1x earnings; not to exceed 5x earnings or \$500,000
- **Child:** Elect \$10,000

Within 60 days of a qualified family status change:

- **Employee:** Increase existing coverage by 1x earnings; not to exceed 5x earnings or \$500,000
- **Child:** Elect \$10,000

For elections beyond these amounts, a simplified process of medical underwriting is required.

Why do I need life insurance?

Group term life insurance

provides affordable insurance protection during your working years. It provides an additional level of financial protection alongside your personal savings, individual life insurance and Social Security benefits.

Group term life insurance allows you the flexibility to increase your coverage when your family's need for financial protection is the greatest and to lower your coverage when your financial commitments decrease.

Beneficiaries receive funds to help with their everyday living expenses – such as mortgage payments or medical bills – education expenses, your funeral costs and more. Your family is everything – and group term life insurance can help protect their financial future so you can enjoy everyday moments in the here and now.

Accidental death and dismemberment (AD&D) insurance

provides additional financial protection should you or your family die or become dismembered due to a covered accident – whether it occurs at work or elsewhere.

Your basic and optional coverages

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

Optional coverages

+	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">• Active or OPS/Variable hour employees enrolled in basic group term life
+	Child optional life	Elect \$10,000	<ul style="list-style-type: none">• Children are eligible from live birth to age 26• Active or OPS/Variable hour employees enrolled in basic group term life
+	Retiree coverage	Elect \$2,500 or \$10,000	<ul style="list-style-type: none">• Retirees who are not vested legislators

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.

Enroll

Log onto peoplefirst.myflorida.com to make elections.

Update your beneficiary

- Log onto peoplefirst.myflorida.com and click on the Securian Financial tile.
- You will be automatically linked to the Securian Financial site to name your beneficiary(ies).
- While completing your beneficiary designation, you will be asked for your 8-digit People First ID.

If your ID is not eight digits, add necessary zeros before your ID.

Questions?

Coverage and enrollment:

Visit mybenefits.myflorida.com or call the People First Service Center at 1-866-663-4735.

Beneficiaries:

Visit LifeBenefits.com/florida or call Securian Financial at 1-888-826-2756.



Why life insurance?

Learn how life insurance can protect your financial future by watching a brief video at LifeBenefits.com/videos/term



Find the insurance that's right for you

Use our online benefits decision tool, Benefit Scout™, to learn more about your insurance benefits. By answering a few simple questions, you can determine the coverage that meets your needs and budget.

LifeBenefits.com/sof

Monthly cost of coverage

Rates increase with age.

Optional term life AD&D	
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	
\$2,500	\$4.83 per month
\$10,000	\$19.33 per month

Spouse optional life	
\$15,000	\$4.50 per month
\$20,000	\$6.00 per month

Child optional life	
\$10,000	\$0.85 per month

Basic term life for OPS/Variable hour class employees	
\$3.58 per month, employee paid	

All rates are subject to change.



Here's the easy math to your monthly premium:

Total coverage
you need \$ _____

÷ 1,000 \$ _____

x your rate \$ _____

=

Monthly premium \$ _____

Take your coverage with you

If you are no longer eligible for coverage as an active employee, you may be eligible to port your group life insurance coverage or you may convert your life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.

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.

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