

PROTECT THE LIFE THEY LIVE TODAY



Guaranteed coverage opportunity when newly eligible

Within 31 days of initial eligibility, you may elect from the following coverage options without providing evidence of insurability (EOI):

- **Employee** - Elect up to \$150,000
- **Spouse/Domestic Partner** - Elect up to \$30,000
- **Child** - Elect up to \$15,000

Initial eligibility refers to the 31 days from when a person becomes eligible for insurance for the first time (hire, marriage, initiation of domestic partnership, birth, adoption).

EOI is required on elections made outside of initial eligibility and those exceeding these amounts above.

Providing EOI is a simple process that starts with a few health questions. In the event a paramedical exam is needed (approximately 30% of applications), an examiner will come to your home at a time that's convenient for you - day/night/weekend - at no cost to you. (Exam takes approximately 20 minutes).

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

Basic coverage



Basic Life and AD&D

(You, the employee, are automatically enrolled for this employer-paid benefit. Be sure to designate a beneficiary.)

\$50,000

Includes matching AD&D benefit
All certified New Mexico public law enforcement and correctional officers/specialists have an additional \$25,000 line of duty benefit.
All undercover agents and all other agents have an additional \$250,000 line of duty benefit.

Monthly cost of coverage

Additional Employee Life & Additional Spouse/Domestic Partner Life and AD&D

Age	Rate per \$1,000
Under 30	\$0.080
30-34	0.100
35-39	0.110
40-44	0.130
45-49	0.190
50-54	0.300
55-59	0.490
60-64	0.820
65-69	1.310
70 and over	3.180

Rates increase with age.

Why do I need this insurance?

Group Term Life insurance, in effect during your active employment with this employer, offers a cost-effective way to temporarily bulk up your level of protection during the time an unexpected death would likely have the biggest financial impact on your family.

Savings and any permanent life insurance may be sufficient to manage end-of-life expenses. Often, though, when a death occurs during one's working years, those financial resources are not enough to account for the family's ongoing expenses for which they are reliant on your paycheck.

View a brief video LifeBenefits.com/videos/term for a better understanding of why the temporary nature of Group Term Life insurance is a critical aspect of your overall financial wellness.



Dependent Life and AD&D:

One premium provides coverage for all eligible children.

\$0.120 per \$1,000

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 \$ _____

HOW MUCH LIFE INSURANCE DO I NEED?

Check out our life insurance calculator at LifeBenefits.com/insuranceneeds

ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

Coverage options		
Additional Employee Life	Spouse/Domestic Partner Life	Dependent Life
<p>Elect in \$10,000 increments</p> <p>Maximum coverage: \$400,000 (Active Legislators) or \$500,000 (Active Employees)</p> <p>Includes matching AD&D benefit</p>  <p>ELECT</p>	<p>Elect in \$10,000 increments</p> <p>Maximum coverage: \$250,000</p> <p>Includes matching AD&D benefit</p>  <p>ELECT</p>	<p>Elect \$5,000, \$10,000 or \$15,000</p> <p>Includes matching AD&D benefit</p> <p>Children eligible from live birth to age 26</p>  <p>ELECT</p>

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



QUESTIONS?

Call Securian at **1-855-750-2051**



ENROLL AND/OR DESIGNATE A BENEFICIARY:

Access LifeBenefits.com/plandesign/SONM using log-on credentials Securian mailed to your home.

Don't have your User ID or Password?

Call Securian at **1-877-282-1752**.

Paying your premium

Your premiums for Additional Employee Life, Spouse/Domestic Partner Life and Child Life will be billed directly to you by Securian.



Submitting premium via payroll deduction is not an option. Instead, your payment can be withdrawn monthly from your checking account by Electronic Funds Transfer (EFT) or a quarterly bill that includes a \$2.00 administrative fee will be sent to your home address.

To enroll in EFT, complete the form available at LifeBenefits.com/plandesign/SONM and submit it to Securian.

Additional features

Beyond paying a benefit in the event of your death, your group life insurance program 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 group life insurance coverage (ported 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.
- **No premiums if you become disabled** – If you become totally disabled according to the terms of your certificate, life insurance premiums may be waived.

For further details on your plan, refer to the certificate of insurance, which can be found at LifeBenefits.com/plandesign/SONM. Click on Forms and Documents.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to the State of New Mexico. 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 MHC-96-13180.30.

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