



Employees of the State of New Mexico
and Local Public Body Agencies
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





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

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 percent 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.)

Always guaranteed

Child: Elections can be made any time and never require EOI

Enroll

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

Don't have your log-on credentials? Call Securian Financial's technical team at 1-877-282-1752.

Questions?

Call Securian Financial's customer service team at 1-855-750-2051

Certificate of insurance

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.

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

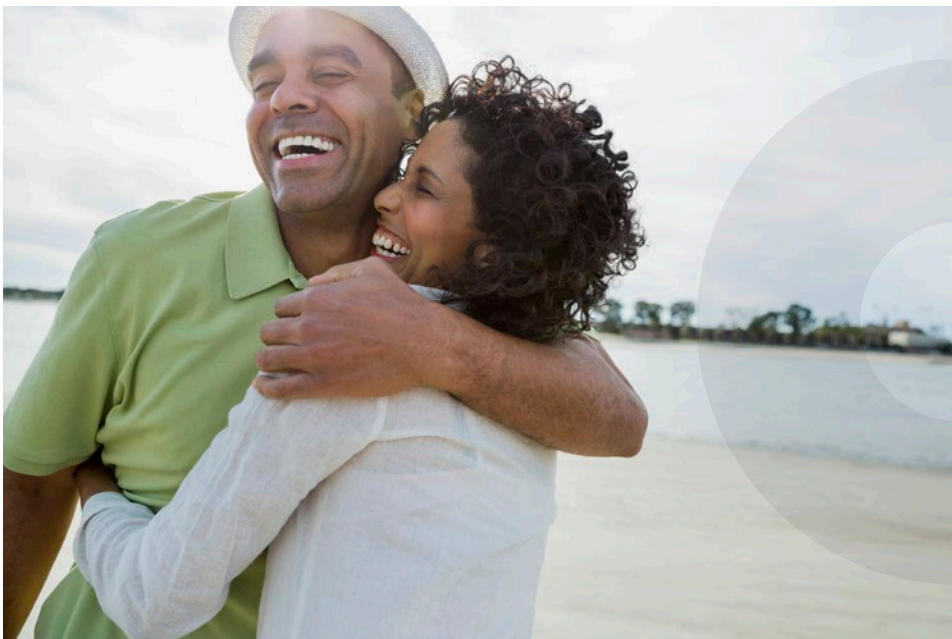
Basic coverage (automatically enrolled)		
✓	Basic life and AD&D	\$50,000 <ul style="list-style-type: none"> You, the employee, are automatically enrolled for this employer-paid benefit. Be sure to designate a beneficiary Includes matching AD&D benefit All certified New Mexico public law enforcement and correctional officers/specialists have an additional \$25,000 line of duty AD&D benefit All undercover agents and all other agents have an additional \$250,000 line of duty AD&D benefit
Optional coverages		
+	Additional employee life	Elect \$10,000 increments <ul style="list-style-type: none"> Maximum coverage: \$400,000 (active legislators) or \$500,000 (active employees) Includes matching AD&D benefit
+	Spouse/domestic partner life	Elect \$10,000 increments <ul style="list-style-type: none"> Maximum coverage: \$250,000 Includes matching AD&D benefit
+	Dependent life	Elect \$5,000, \$10,000 or \$15,000 <ul style="list-style-type: none"> Includes matching AD&D benefit Children eligible from live birth to age 26

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.



Why life insurance?

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



Monthly cost of coverage

Rates increase with age.

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

Child term life

One premium provides coverage for all eligible children

\$0.120 per \$1,000

All rates are subject to change.

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.



Here's the easy math to your monthly premium:

$$\begin{array}{r} \text{Total coverage you need } \$ \text{ _____} \\ \div 1,000 \$ \text{ _____} \\ \times \text{ your rate } \$ \text{ _____} \\ = \\ \text{Monthly premium } \$ \text{ _____} \end{array}$$

How much life insurance do I need?

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

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.

Call Securian Financial at 1-866-293-6047 to learn more.

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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates.



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