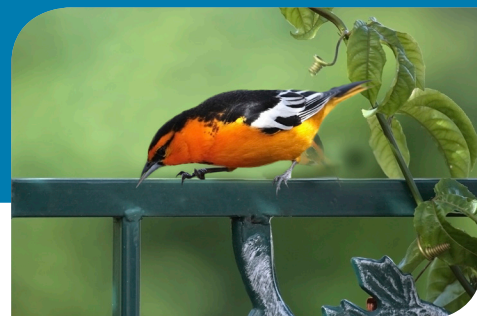


We've migrated to a new life insurance carrier



Enroll in your group life insurance plan.

The State of Maryland is pleased to introduce Minnesota Life Insurance Company as the new carrier for its Group Term Life and Voluntary Accidental Death and Dismemberment (AD&D) program, effective July 1, 2013. Here's a birds-eye view to what this means for you.

What action do I need to take?

All current coverage amounts will automatically transfer to Minnesota Life as of July 1, 2013. Review the information provided to determine if you want to elect additional coverage.

What is new to the plan?

Because of the change to Minnesota Life, we are now able to offer the following:

- **A 5.6% minimum rate reduction** for Employee Supplemental Term Life.
- **Guaranteed coverage** - Elect additional coverage with no health questions asked (see sidebar).
- **New LifeSuite services** - Employees and retirees (and enrolled dependents) can now take advantage of additional services at no additional cost including access to Travel Assistance, Legal, Beneficiary Financial Counseling and Legacy Planning services. See back cover for more information.



How do I enroll?

1. Call the IVR System as explained in the Open Enrollment packet.
2. Complete an EOI form for coverage amounts that exceed the guaranteed coverage maximums listed on the right. Obtain this form: www.dbm.maryland.gov/benefits, under the *Term Life Insurance Quick Link*.
3. Send signed and dated form directly to Minnesota Life.

For questions regarding your coverage amounts, contact your Agency Benefits Coordinator.

Elect or increase coverage from April 16-30, 2013

Whether you are already enrolled or electing coverage for the first time, you have the opportunity to elect or increase your coverage without providing proof of good health, otherwise known as Evidence of Insurability (EOI).

Supplemental Term Life

Elect up to the guaranteed coverage maximum of \$50,000.

Spouse Term Life

Elect up to the guaranteed coverage maximum of \$25,000.

Child Term Life

Elect up to the guaranteed coverage maximum of \$25,000.

Act fast - enroll by April 30, 2013 to take advantage of this offer.

*Those previously declined coverage are not eligible for this offer, and must provide EOI.

* 5.6% minimum rate reduction applies to Employee Supplemental Life.

What are my coverage options?



Coverage type	Coverage options	Additional information
Employee Supplemental Term Life	<p>\$10,000 increments, up to \$300,000</p> <p>\$500,000 maximum for public safety employees who perform scuba diving or piloting helicopters as a part of their job.</p>	<ul style="list-style-type: none"> • Elect up to \$50,000 guaranteed coverage – EOI not required. • Coverage exceeding \$50,000 maximum, elected after initial eligibility or outside of open enrollment, may require EOI. • Must have Supplemental Term Life to elect coverage for dependents. • Age reductions may occur at retirement.
Spouse Term Life	<p>\$5,000 increments, up to \$150,000</p> <p>(Maximum amount cannot exceed ½ of employee’s Supplemental Term Life amount)</p>	<ul style="list-style-type: none"> • Elect up to \$25,000 guaranteed coverage – EOI not required. • Coverage exceeding \$25,000 maximum, elected after initial eligibility or outside of open enrollment, may require EOI. • If a couple is married and both are State employees, the employee can be covered under Supplemental Life or Spouse Life, but not both. • Age reductions may occur at employee’s retirement.
Child Term Life	<p>\$5,000 increments, up to \$150,000</p> <p>(Maximum amount cannot exceed ½ of employee’s Supplemental Term Life amount)</p>	<ul style="list-style-type: none"> • Elect up to \$25,000 guaranteed coverage – EOI not required. • Coverage exceeding \$25,000 maximum, elected after initial eligibility or outside of open enrollment, may require EOI. • Children are eligible from live birth to 26 years of age. • If child’s parents are both State employees, only one parent can elect coverage.
Voluntary Accidental Death and Dismemberment (VAD&D)	<p>Coverage amounts</p> <p>\$100,000, \$200,000, or \$300,000</p>	<ul style="list-style-type: none"> • Elect <i>Employee Only</i> or <i>Family</i> coverage. • All coverage is guaranteed. • In the family plan, percentages shown reflect a percentage of the employee’s VAD&D coverage that the dependents will receive as coverage. <p>Family plan</p> <ul style="list-style-type: none"> – Spouse + children: 55% – Spouse only: 65% – Each child + spouse: 15% – Child only: 25% <ul style="list-style-type: none"> • Each dependent child eligible up to a maximum of \$50,000.

Do you have enough life insurance?



Scan here with your smart phone or tablet or visit www.LifeBenefits.com/insuranceneeds to estimate your coverage needs.

Questions?

For questions regarding portability/conversion policies, limitations, definitions, restrictions, terminating events, exclusions, or to report a death, contact Minnesota Life at **1-866-883-3514**.

Calculate costs

What is the cost of the coverage?

Employee Supplemental Term Life

Rate per \$1,000 per month

Age	Rate
Under 30	\$ 0.034
30 - 34	\$ 0.041
35 - 39	\$ 0.054
40 - 44	\$ 0.085
45 - 49	\$ 0.137
50 - 54	\$ 0.216
55 - 59	\$ 0.392
60 - 64	\$ 0.553
65 - 69	\$ 0.826
70 - 74	\$ 1.480
75 - 79	\$ 2.060
80 and over	\$ 2.060

Spouse Term Life

Rate per \$1,000 per month

Age	Rate
Under 30	\$ 0.102
30 - 34	\$ 0.110
35 - 39	\$ 0.138
40 - 44	\$ 0.202
45 - 49	\$ 0.312
50 - 54	\$ 0.464
55 - 59	\$ 0.722
60 - 64	\$ 1.106
65 - 69	\$ 1.608
70 - 74	\$ 2.528
75 - 79	\$ 2.528
80 and over	\$ 2.528

Child Term Life

\$0.156 per \$1,000 per month

Employee VAD&D

\$0.015 per \$1,000 per month

Family VAD&D

\$0.028 per \$1,000 per month

Supplemental employee and spouse Term Life rates increase with age. All rates subject to change.

What is included in the plan?

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

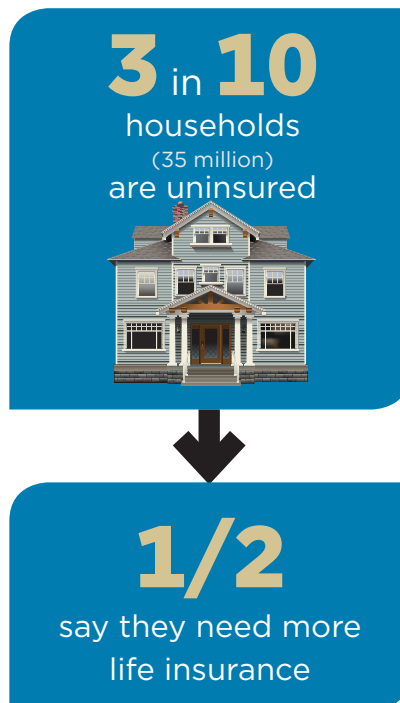
Voluntary Accidental Death and Dismemberment (VAD&D) – Provides beneficiaries with additional financial protection if the insured's death or dismemberment is due to a covered accident (at work or elsewhere).

Waiver of premium – If you become totally disabled before age 60 and you have had supplemental life insurance for at least one year, your life insurance premiums will be waived until your recovery, retirement or up to age 65.

Accelerated Death Benefit – If an insured becomes terminally ill with a life expectancy of 12 months or less, you may request early payment of up to 100 percent of the insured's life insurance amount.

Continue your coverage – If you are no longer eligible for coverage as an active employee, you may port your Supplemental, Spouse and Child Term life coverage and your Voluntary AD&D coverage (portable coverage ends at age 70). You may also convert your term life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.

Did you know?



Source: Life Insurance and Market Research Association (LIMRA), 2012

What additional services are available?

You pay no additional premiums to access the following tools and services²:

Travel Assistance Services – Global Rescue provides travel assistance services to all active U.S. employees and retirees 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 **+1-617-426-6603**.

Beneficiary Financial Counseling – Beneficiaries who receive at least \$25,000 in policy benefits may choose to use independent beneficiary counseling services from PricewaterhouseCoopers LLP.

Legal Services – Ceridian 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 Ceridian at **1-877-849-6034** or visit LifeWorks.com (user name: *will* password: *preparation*).

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 [LegacyPlanning Services.com](http://LegacyPlanningServices.com).

Who is Minnesota Life?

Minnesota Life is among the most highly rated insurance companies in the country.² It has an outstanding reputation for service, flexible plan designs and financial strength.

- Over 90 years of experience
- One of the largest group life insurers in the country³
- Over \$600 billion in group life insurance in force (as of December 2012)

To learn more about Minnesota Life, visit LifeBenefits.com.

Note: COBRA members are not eligible for Group Term Life and/or AD&D coverage.

¹ Services provided by Ceridian, Global Rescue LLC, and PricewaterhouseCoopers LLP are their sole responsibility. The services are not affiliated with Minnesota Life or its group contracts and may be discontinued at any time. Certain terms, conditions and restrictions may apply when utilizing the services.

² For more information about the rating agencies and to see where Minnesota Life's rating ranks relative to other ratings, please visit securian.com/ratings.

³ Leading writers of group life insurance based on July 6, 2012 insurance in force, as reported by A.M. Best.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life to the State of Maryland. 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. Products offered under policy form series numbers 13-31481 and 13-31487.

Minnesota Life Insurance Company

A Securian Company

Group Insurance

www.LifeBenefits.com

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