

TAKE ADVANTAGE OF AFFORDABLE GROUP LIFE INSURANCE AT WORK



The State of Ohio is committed to providing excellent benefits to its employees. Below is more information about the Supplemental Group Term Life insurance program for exempt employees offered by the State of Ohio and underwritten by Minnesota Life Insurance Company.

COVERAGE OPTIONS		
<i>Employee Supplemental Term Life</i>	<i>Spouse Supplemental Term Life</i>	<i>Child Supplemental Term Life</i>
<ul style="list-style-type: none"> Guaranteed issue: Up to 2 times annualized earnings or \$150,000 (whichever is less) Coverage can be elected in \$10,000 increments Maximum coverage is 8x annualized earnings or \$600,000 (whichever is less) Evidence of Insurability (EOI) is required for any election that exceeds the guaranteed issue amounts listed above 	<ul style="list-style-type: none"> Guaranteed issue: \$10,000 Coverage can be elected in \$10,000 increments Maximum coverage is \$40,000 EOI is required for any election that exceeds the guaranteed issue amounts listed above 	<ul style="list-style-type: none"> All coverage is guaranteed issue Coverage amount is \$7,000 Children are eligible from live birth to age 26 
CHOOSE	CHOOSE	CHOOSE

Only one employee may cover the same eligible dependent child. Spouse is not eligible for Spouse Supplemental Term Life if he/she is also eligible for coverage as a State of Ohio employee. Guarantees not available to those previously declined for coverage.

TO ENROLL OR MAKE CHANGES:

Log into **www.LifeBenefits.com** to enroll in and manage your group life insurance coverage with Minnesota Life. It's convenient, easy, mobile enabled and available 24/7 with helpful tools and information about your group life insurance coverage.

To log in for the first time, use the following information:

- Your User ID: OH + your eight digit State of Ohio user ID
- Your initial password: your eight digit date of birth (MMDDYYYY) followed by the last 4 digits of your Social Security number

Please note: If you have already logged in and designated a password, it has not been reset. Please use your existing password to log in to your account. If you need assistance with your password, please call Minnesota Life at 1-866-293-6047.

Also included in your plan:

Accelerated Death Benefit – 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.

Continue your coverage – If you are no longer eligible for coverage as an active employee, you may port your life coverage (portable coverage ends at age 90) or you may convert life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.

What is the cost for the coverage?

Employee and Spouse Supplemental Term Life

Age	Rates are per \$10,000 per month	
	Non-Nicotine rate	Nicotine rate
Under 25	\$0.49	\$0.64
25 – 29	0.49	0.64
30 – 34	0.60	0.64
35 – 39	0.68	0.95
40 – 44	1.08	1.45
45 – 49	1.67	2.42
50 – 54	2.59	3.73
55 – 59	4.16	5.54
60 – 64	6.30	8.49
65 – 69	10.23	15.24
70 and over	17.34	27.29

Child Supplemental Term Life

\$0.82 per \$7,000 per month

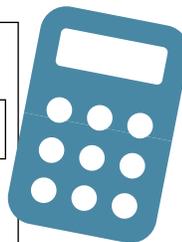
One premium covers all eligible children

Employee and Spouse Supplemental Life rates increase with age and all rates subject to change.

HERE'S THE **EASY MATH** TO YOUR **MONTHLY PREMIUM**:

Total coverage you need \$ _____ ÷ 10,000 _____

X [your rate] = **MONTHLY PREMIUM**



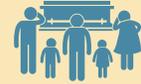
IMAGINE YOUR FAMILY'S WALLET WITHOUT YOUR PAYCHECK.



PROTECT YOUR FAMILY BY PURCHASING TERM LIFE INSURANCE TO COVER:



Medical bills



Funeral/burial costs



Estate taxes



Family's living expenses
(e.g., mortgage, childcare)

MINNESOTA LIFE

Minnesota Life Insurance Company

A Securian Company

Group Insurance

www.LifeBenefits.com

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

Products are offered under policy form series MHC-96-13180.