

Not all lifeguards are found on the beach



You won't
be turned
down!

Guaranteed coverage options during initial eligibility

The following options are available during initial eligibility without providing evidence of insurability:

- **Employee Optional Term Life:** Up to the lesser of 3 times annual earnings or \$500,000
- **Dependent Life - Child:** All guaranteed
- **Dependent Life - Spouse:** Up to \$20,000

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

Coverage options			
	Basic Life and Accidental Death and Dismemberment (AD&D)	\$3,000	<ul style="list-style-type: none"> Employee is automatically enrolled if the employee is enrolled in the State Health Plan All coverage guaranteed Matching amount of AD&D insurance Coverage reduces to 50 percent at age 70
	Optional Life and Accidental Death and Dismemberment (AD&D)	<ul style="list-style-type: none"> Elect in \$10,000 increments Maximum of \$500,000 	<ul style="list-style-type: none"> The lesser of three times annual earnings or \$500,000 is guaranteed within 31 days of initial eligibility Matching amount of AD&D insurance Coverage reduces to 65 percent at age 70, to 42 percent at age 75 and to 31.7 percent at age 80 and beyond
	Dependent Life – Spouse and Accidental Death and Dismemberment (AD&D)	<ul style="list-style-type: none"> Elect in \$10,000 increments Maximum of \$100,000 or 50 percent of the employee's Optional Life amount 	<ul style="list-style-type: none"> If an employee is not enrolled in Optional Life, spouse coverages of \$10,000 or \$20,000 are still available \$20,000 guaranteed within 31 days of initial eligibility Matching amount of AD&D insurance
	Dependent Life – Child	\$15,000	<ul style="list-style-type: none"> All coverage guaranteed Children are eligible from live birth to age 19, or 25 if a full-time student A child may only be covered by one parent

Cost of coverage

Employee Optional Term Life and AD&D Dependent Life – Spouse and AD&D

Rates are shown per \$1,000 of coverage.

Age	Rate
Under 35	\$0.052
35-39	0.068
40-44	0.076
45-49	0.108
50-54	0.170
55-59	0.296
60-64	0.548
65-69	1.160
70-74	2.002
75-79	3.256
80 and over	5.442

QUESTIONS? Contact your benefits office

Dependent Life - Child

\$1.10 per month for \$15,000 of coverage
One premium provides coverage for all eligible children.

Employee and spouse rates increase with age. All rates are subject to change.

TO ENROLL:

Log in to MyBenefits.sc.gov

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to the South Carolina Public Employee Benefit Authority. 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 14-32220.

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