


STATE OF NEW MEXICO

Your life insurance plan



ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

Basic coverage



Basic Life and AD&D
(you are automatically enrolled)

\$50,000

Includes matching AD&D benefit

All certified New Mexico public law enforcement and correctional officers/specialists have an additional \$25,000 of Basic Term Life and matching AD&D.

All undercover agents and all other agents have an additional \$250,000 of Basic Term Life and matching AD&D.



State employees are automatically enrolled in basic coverage. LPB employees check with your Human Resources office.






All basic coverage is employer paid.

Existing coverage will be grandfathered over for 1/1/2016.



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

This coverage is effective January 1, 2017 and forward

Coverage options		
Additional Employee Life	Spouse/Domestic Partner Life	Dependent Life
<p>Elect in \$10,000 increments</p> <p>Maximum coverage: \$400,000 (Class 1) or \$500,000 (Class 2)</p> <p>Includes matching AD&D benefit</p> <p>Any existing coverage will remain in effect</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>Any existing coverage will remain in effect</p>  <p>ELECT</p>	<p>\$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>Any existing coverage will remain in effect</p> <p>Elect dependent coverage at any time without providing EOI</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.



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.

Dependent Life and AD&D:

\$0.120 per \$1,000

One premium provides coverage for all eligible children.

All rates are subject to change.



Here's the easy math
to your monthly premium:

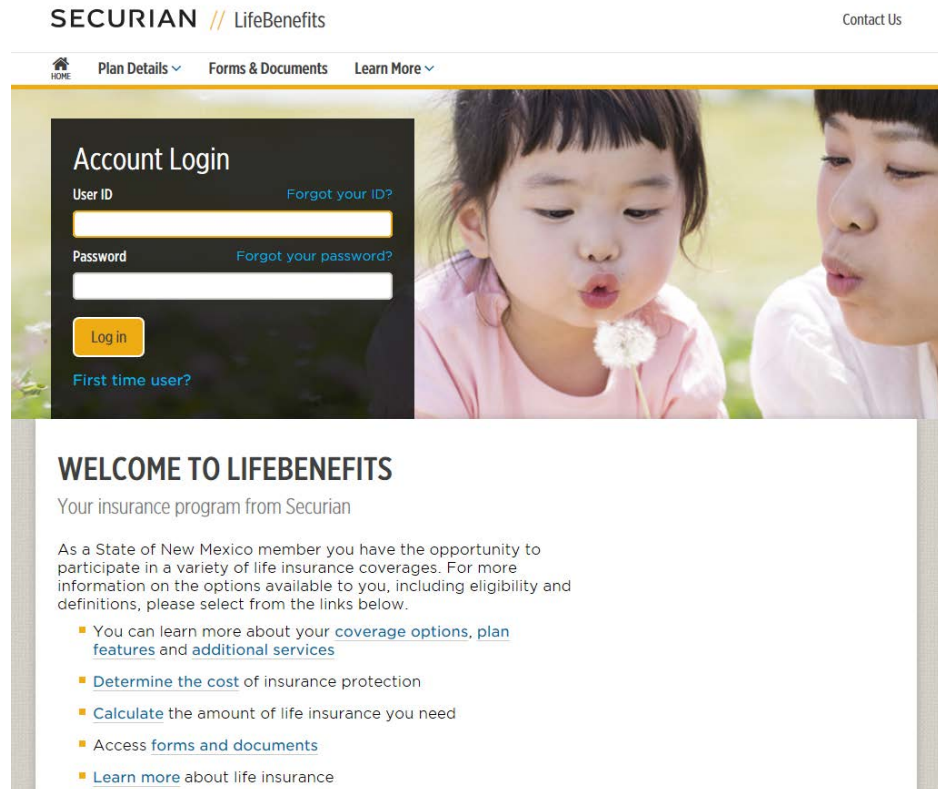
Total coverage you need \$ _____
 ÷ 1,000 _____
 x your rate \$ _____
 =
Monthly premium \$ _____

HOW MUCH LIFE INSURANCE DO I NEED?

Check out our life insurance calculator
at [LifeBenefits.com/insuranceneeds](https://www.lifebenefits.com/insuranceneeds).



TO ENROLL OR NAME A BENEFICIARY, GO TO: LifeBenefits.com/plandesign/SONM



The screenshot shows the top navigation bar with the Securian logo and 'LifeBenefits' text, a 'Contact Us' link, and a menu with 'HOME', 'Plan Details', 'Forms & Documents', and 'Learn More'. Below the navigation is a large image of a young child blowing a dandelion seed, with a woman's face partially visible. On the left side of the image is a dark grey 'Account Login' form with fields for 'User ID' and 'Password', each with a 'Forgot your ID?' or 'Forgot your password?' link, a 'Log in' button, and a 'First time user?' link. Below the image is a 'WELCOME TO LIFEBENEFITS' section with the text 'Your insurance program from Securian' and a paragraph explaining that as a State of New Mexico member, users can participate in various life insurance coverages. Below this are four bullet points with links: 'You can learn more about your coverage options, plan features and additional services', 'Determine the cost of insurance protection', 'Calculate the amount of life insurance you need', 'Access forms and documents', and 'Learn more about life insurance'.



What is evidence of insurability (EOI)?

Also referred to as medical underwriting, EOI is part of the life insurance application process. You may need to complete an EOI form to determine if you are insurable (a good risk).



When providing EOI, you answer a few simple health questions and provide information on your gender, height and weight, and physical condition. A medical underwriter reviews the application to determine if you meet our acceptance standards for the amount of insurance requested.

Is additional medical information ever required?

Many group applications can be processed using only the health information provided on the EOI form.

However, for some, a paramedical exam may be required to complete the application process. Exams are free of charge and can be done at your home.



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 submitted monthly from your checking account by EFT or you can choose to have a bill sent to your home address.

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

To Consider:

- If you enroll for coverage, but do not enroll in EFT you will automatically receive paper invoices, starting 1/1/2017.
- If you enrolled in EFT last year, it will continue into 2017.
- Each paper bill has a \$2.00 administrative fee.
- Paper billing does not allow for monthly billing. Paper invoices can be sent **quarterly** and **semi-annually**.



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.

IMAGINE YOUR FAMILY'S WALLET WITHOUT YOUR PAYCHECK.



PROTECT YOUR FAMILY
BY PURCHASING LIFE
INSURANCE TO COVER:



Medical
bills



Funeral/burial
costs



Estate
taxes



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



LifeSuite Services

To meet YOUR LIFE NEEDS

Life happens. When it does – turn to your LifeSuite services. This service is designed to help you in times of need and is only a click away.



LEGAL, FINANCIAL AND GRIEF

Access one or all to meet your needs:

- Comprehensive web and mobile resources
- Telephonic guidance and consultation with professionals in each area
- Thirty-minute face-to-face consultation with an attorney for each unique legal issue
- Assistance drafting and reviewing legal documents including wills, power of attorney, living wills, health care directives and more
- Guidance from accredited financial consultants regarding credit management, budgeting, mortgage/refinancing, retirement/401(k) and basic estate planning
- Caring, confidential support with grief, anger or anxiety and access to community resources

LifeWorks.com

(user name: *lfg*
password: *resources*)
1-877-849-6034

LifeSuite Services

To meet YOUR LIFE NEEDS

Life happens. When it does – turn to your LifeSuite services. This service is designed to help you in times of need and is only a click away.



TRAVEL ASSISTANCE

Active U.S. employees and their spouses and dependents, can access travel assistance services.

These services are available 24/7/365 for personal or business travel when 100+ miles from home:

- Medical professional locator services
- Assistance replacing lost or stolen luggage, medication, or other critical items
- Medical or security evacuation
- Medically necessary repatriation
- Repatriation of mortal remains

LifeBenefits.com/travel

U.S./Canada
1-855-516-5433
all other locations
+1 415-484-4677

LifeSuite Services

To meet YOUR LIFE NEEDS

Life happens. When it does – turn to your LifeSuite services. This service is designed to help you in times of need and is only a click away.



LEGACY PLANNING

Active and retired employees covered under our group life insurance policies, and their families, can access resources to help them deal with the loss of a loved one or to plan for their own passing.

Access a variety of information and resources to work through end-of-life issues:

- End-of-life planning
- Final arrangements
- Important directives
- Express Assignment™ for expedited funeral home assignments

LegacyPlanningResources.com

LifeSuite Services

To meet YOUR LIFE NEEDS

Life happens. When it does – turn to your LifeSuite services. This service is designed to help you in times of need and is only a click away.



BENEFICIARY FINANCIAL COUNSELING

Independent financial counseling resources provided by PricewaterhouseCoopers LLP (PwC) are designed to help beneficiaries make sound financial decisions at a difficult time.

- Beneficiary reference guide
- Access to a financial counseling website for 12 months
- Financial Fitness assessment
- Step-by-step assistance in completing a personalized financial plan
- Bi-monthly newsletter
- Additional personalized resources are available to those beneficiaries making decisions about higher proceeds amounts

Beneficiaries must opt in to this service. We will send access instructions to all beneficiaries receiving insurance proceeds of \$25,000 or more.



Questions? Contact
Securian...

855-750-2051

Financial security
for the long run®



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 election 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 MCH -96-13180.30.

The Securian Financial Group, Inc. and its affiliates, including Minnesota Life, provide a wide range of financial products and services that meet the needs of individuals, families, business owners, financial institutions and employers.

Minnesota Life Insurance Company

Securian Financial Group, Inc.

28397

9-2015 DOFU 10-2015

Group Insurance
www.LifeBenefits.com

400 Robert Street North
St. Paul, MN 55101-2098
1-800-606-LIFE (5433)
651-665-7898 Fax