



Life insurance coverage available with no health questions

There are certain times in which you can enroll for coverage without answering health questions. Below is a summary of those options.

A full list of your life insurance coverage options is outlined on the next page. To apply for coverage other than what's outlined here, you'll answer a few questions about your health history – along with height and weight.

Within 31 days of initial eligibility

- Employee optional term life: Elect up to \$150,000
- Spouse optional term life: Elect up to \$30,000

Within 31 days of a family status change

- Employee optional term life: Elect up to \$150,000 of coverage or increase your existing coverage to a new total of up to \$150,000
- Spouse optional term life: Elect up to \$30,000 of coverage or increase your existing coverage to a new total of up to \$30,000

During each open enrollment

- Employee: Increase your existing coverage by up to \$50,000 (in \$10,000 increments); not to exceed a new total of \$150,000

Health questions never required

- Enrolling for child coverage never requires health questions when elected during any of the above events.

Once your coverage is effective, you never have to re-enroll to continue your coverage.

Prepared for:



Initial eligibility refers to the first time a person is eligible for coverage. For you, the employee, this is when you're hired and become eligible for benefits.

For your spouse, it's when you become eligible for benefits or within 31 days of a new marriage.



Your basic and optional coverages

Basic coverage (automatically enrolled)

Basic term life	1x annual base regular pay	<ul style="list-style-type: none"> • Minimum: \$50,000 • Maximum: \$250,000 • Includes matching AD&D benefit
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Optional coverages

Employee optional term life	\$10,000 increments	<ul style="list-style-type: none"> • Maximum: \$600,000; not to exceed 8x annual base pay • Includes matching AD&D benefit
Spouse optional term life	\$10,000 increments	<ul style="list-style-type: none"> • Maximum: \$250,000 • Coverage may not exceed 50% of the amount of the employee's optional term life coverage • Includes matching AD&D benefit • Please note that the term "spouse" includes: <ul style="list-style-type: none"> - Spouse (including common law spouse) - Civil union partner
Child optional term life	\$5,000 or \$10,000	<ul style="list-style-type: none"> • Coverage may not exceed 50% of the amount of the employee's optional term life coverage • Eligible until the end of the month in which the child turns age 26 • Includes matching AD&D benefit

If your spouse or child is also a State employee, they may be covered for either employee optional life or spouse optional life/child optional life, but not for both. Double optional life coverage is not allowed. Also, only one employee may cover an eligible child.

Monthly cost of coverage

Employee/spouse optional term life and AD&D (rates/\$10,000/month)

Age	Employee	Spouse
Under 30	\$0.60	\$0.80
30-34	0.80	1.00
35-39	0.80	1.20
40-44	1.00	1.20
45-49	1.00	1.80
50-54	1.20	2.60
55-59	2.60	4.60
60-64	4.00	6.80
65-69	8.00	13.40
70 and over	12.20	21.20

Optional child term life

One premium provides coverage for all eligible children

\$5,000	\$0.50 per month
\$10,000	\$1.00 per month

Please note, employee and spouse rates increase with age and are subject to change.

Here's how to calculate your premium:

Coverage amount	\$
divided by 10,000	\$
times your rate (based on your age)	\$
Monthly premium	\$

Enroll

Make coverage elections through the State's online Benefits Administration System (BenefitSolver)

Questions?

Please contact your agency's Benefit Administrator

Frequently asked questions

What is term life and AD&D insurance?

Group term life insurance provides a cost-effective way to prepare for the unexpected by adding an extra level of protection during your working years. Your loved ones may benefit from life insurance to cover medical bills, funeral costs and estate management expenses. It can also be a critical resource in helping with your family's ongoing expenses.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection in the event that a covered accident results in an insured person's loss of life, hearing, sight, paralysis and more.

Do I have to answer health questions?

Enrolling for coverage other than what is outlined on page one will require that you answer a few questions about your health history, along with height and weight. Based on your answers, it will be determined whether anything further is needed to make a decision to approve or decline the application. If by any chance your application is not approved, you will still get any coverage that didn't require the health question and it will not affect any coverage you already have.

What should I know about naming a beneficiary?

Naming a beneficiary, and keeping it up to date with life's changes, can help ensure any proceeds are paid according to your wishes and without delay. You can name a person, charity, trust or your estate. You can also break up the payout by percentage. Beneficiary changes can be made anytime throughout the year.

Can I take my coverage with me if I leave State employment?

You can continue to be insured with Securian beyond active employment without answering health questions. Premiums are generally higher than those paid by active employees.



Learn more

Visit Securian's educational microsite to learn more about naming beneficiaries, the experience of applying for coverage that requires health questions and much more.

Visit securian.com/soc-insurance

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to the State of Colorado. 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 issued by Minnesota Life Insurance Company. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. The company is headquartered in St. Paul, MN. Minnesota Life is solely responsible for the financial obligations under the policies or contracts it issues.

Products are offered under policy form series 09-31102.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



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