



PEIA Group term life and accidental death and dismemberment insurance (AD&D)

Active employees
Plan year July 1, 2021, to June 30, 2022

Insurance products issued by: Minnesota Life Insurance Company

Protect your family's financial future



Guaranteed coverage – get quick coverage with no medical exam or health questions

Every moment counts – no matter where you are in life, there are many reasons to consider life insurance. As your life, career and/or family changes, consider the following coverage options without answering health questions, also known as evidence of insurability (EOI).

During the calendar month in which you are hired and the two calendar months immediately following your date of hire, you may elect the following coverage options without answering health questions:

- Employee – Basic life and optional life guaranteed up to \$100,000
- Dependents – Dependent life insurance Plans 1-4 are guaranteed; Plan 5 requires health questions

Elections made outside of initial eligibility and elections exceeding these amounts require EOI.



NEW
THIS
YEAR

How do I learn more?

Utilize our online benefits decision tool, Benefit Scout®, to help you and your family make your life insurance elections with confidence.

Visit LifeBenefits.com/PEIA to get started.



Your basic and optional coverages

Enroll for coverage based on your age group

Active employee basic term life and AD&D	Under age 65: \$10,000	• An employee must enroll for basic life insurance in order to enroll for optional life insurance
	Age 65-69: \$6,500	
	Age 70 or over: \$5,000	

Select the following

	Under Age 65	Age 65-69	Age 70 or over	
	Active employee optional term life and AD&D	Plan 1: \$5,000	Plan 1: \$3,250	
	Plan 2: 10,000	Plan 2: 6,500	Plan 2: 4,500	
	Plan 3: 20,000	Plan 3: 13,000	Plan 3: 9,000	
	Plan 4: 30,000	Plan 4: 19,500	Plan 4: 13,500	
	Plan 5: 40,000	Plan 5: 26,000	Plan 5: 18,000	
	Plan 6: 50,000	Plan 6: 32,500	Plan 6: 22,500	
	Plan 7: 60,000	Plan 7: 39,000	Plan 7: 27,000	
	Plan 8: 75,000	Plan 8: 48,750	Plan 8: 33,750	
	Plan 9: 80,000	Plan 9: 52,000	Plan 9: 36,000	
	Plan 10: 100,000	Plan 10: 65,000	Plan 10: 45,000	
	Plan 11: 150,000	Plan 11: 97,500	Plan 11: 67,500	
	Plan 12: 200,000	Plan 12: 130,000	Plan 12: 90,000	
	Plan 13: 250,000	Plan 13: 162,500	Plan 13: 112,500	
	Plan 14: 300,000	Plan 14: 195,000	Plan 14: 135,000	
	Plan 15: 350,000	Plan 15: 227,500	Plan 15: 157,500	
	Plan 16: 400,000	Plan 16: 260,000	Plan 16: 180,000	
	Plan 17: 450,000	Plan 17: 292,500	Plan 17: 202,500	
	Plan 18: 500,000	Plan 18: 325,000	Plan 18: 225,000	
Active employee dependent life and AD&D	Plan 1: \$5,000 spouse/ \$2,000 child	Plan 2: \$10,000 spouse/ \$4,000 child	Plan 3: \$15,000 spouse/ \$7,500 child	<ul style="list-style-type: none"> • Children are eligible from live birth to age 26 • Employee must be enrolled in basic life in order to enroll for dependent life • Includes matching AD&D benefit • Dependents must be enrolled individually and in the same plan
	Plan 4: \$20,000 spouse/ \$10,000 child	Plan 5: \$40,000 spouse/ \$15,000 child		

All life insurance is decreasing term coverage, which means that it decreases in value as you age and the premiums increase. Rates are not guaranteed and are subject to change. Your life insurance premiums are based on the information PEIA received on your current plan year tobacco affidavit.

Ready to enroll?

Go to peia.wv.gov and select "Manage My Benefits"

Have questions?

Contact Securian's Charleston Branch Office at **1-800-203-9515** from 8 a.m.-5 p.m. Monday through Friday or send an email to LifeBenefits@securian.com

Cost of coverage

Active employee optional life and AD&D

Monthly cost of coverage

		Plan 1		Plan 2			Plan 3		
Age	Coverage	Tobacco free	Tobacco user	Coverage	Tobacco free	Tobacco user	Coverage	Tobacco free	Tobacco user
Under 30	\$5,000	\$0.30	\$0.40	\$10,000	\$0.60	\$0.80	\$20,000	\$1.20	\$1.60
30-34	\$5,000	0.30	0.40	\$10,000	0.60	0.80	\$20,000	1.20	1.60
35-39	\$5,000	0.40	0.50	\$10,000	0.80	1.00	\$20,000	1.60	2.00
40-44	\$5,000	0.40	0.50	\$10,000	0.80	1.00	\$20,000	1.60	2.00
45-49	\$5,000	0.50	0.70	\$10,000	1.00	1.40	\$20,000	2.00	2.80
50-54	\$5,000	0.60	0.90	\$10,000	1.20	1.80	\$20,000	2.40	3.60
55-59	\$5,000	1.30	2.10	\$10,000	2.60	4.20	\$20,000	5.20	8.40
60-64	\$5,000	2.10	3.40	\$10,000	4.20	6.80	\$20,000	8.40	13.60
65-69	\$3,250	2.34	3.90	\$6,500	4.68	7.80	\$13,000	9.36	15.60
70 and over	\$2,250	2.70	4.50	\$4,500	5.40	9.00	\$9,000	10.80	18.00

		Plan 4		Plan 5			Plan 6		
Age	Coverage	Tobacco free	Tobacco user	Coverage	Tobacco free	Tobacco user	Coverage	Tobacco free	Tobacco user
Under 30	\$30,000	\$1.80	\$2.40	\$40,000	\$2.40	\$3.20	\$50,000	\$3.00	\$4.00
30-34	\$30,000	1.80	2.40	\$40,000	2.40	3.20	\$50,000	3.00	4.00
35-39	\$30,000	2.40	3.00	\$40,000	3.20	4.00	\$50,000	4.00	5.00
40-44	\$30,000	2.40	3.00	\$40,000	3.20	4.00	\$50,000	4.00	5.00
45-49	\$30,000	3.00	4.20	\$40,000	4.00	5.60	\$50,000	5.00	7.00
50-54	\$30,000	3.60	5.40	\$40,000	4.80	7.20	\$50,000	6.00	9.00
55-59	\$30,000	7.80	12.60	\$40,000	10.40	16.80	\$50,000	13.00	21.00
60-64	\$30,000	12.60	20.40	\$40,000	16.80	27.20	\$50,000	21.00	34.00
65-69	\$19,500	14.04	23.40	\$26,000	18.72	31.20	\$32,500	23.40	39.00
70 and over	\$13,500	16.20	27.00	\$18,000	21.60	36.00	\$22,500	27.00	45.00

		Plan 7		Plan 8			Plan 9		
Age	Coverage	Tobacco free	Tobacco user	Coverage	Tobacco free	Tobacco user	Coverage	Tobacco free	Tobacco user
Under 30	\$60,000	\$3.60	\$4.80	\$75,000	\$4.50	\$6.00	\$80,000	\$4.80	\$6.40
30-34	\$60,000	3.60	4.80	\$75,000	4.50	6.00	\$80,000	4.80	6.40
35-39	\$60,000	4.80	6.00	\$75,000	6.00	7.50	\$80,000	6.40	8.00
40-44	\$60,000	4.80	6.00	\$75,000	6.00	7.50	\$80,000	6.40	8.00
45-49	\$60,000	6.00	8.40	\$75,000	7.50	10.50	\$80,000	8.00	11.20
50-54	\$60,000	7.20	10.80	\$75,000	9.00	13.50	\$80,000	9.60	14.40
55-59	\$60,000	15.60	25.20	\$75,000	19.50	31.50	\$80,000	20.80	33.60
60-64	\$60,000	25.20	40.80	\$75,000	31.50	51.00	\$80,000	33.60	54.40
65-69	\$39,000	28.08	46.80	\$48,750	35.10	58.50	\$52,000	37.44	62.40
70 and over	\$27,000	32.40	54.00	\$33,750	40.50	67.50	\$36,000	43.20	72.00

		Plan 10		Plan 11			Plan 12		
Age	Coverage	Tobacco free	Tobacco user	Coverage	Tobacco free	Tobacco user	Coverage	Tobacco free	Tobacco user
Under 30	\$100,000	\$6.00	\$8.00	\$150,000	\$9.00	\$12.00	\$200,000	\$12.00	\$16.00
30-34	\$100,000	6.00	8.00	\$150,000	9.00	12.00	\$200,000	12.00	16.00
35-39	\$100,000	8.00	10.00	\$150,000	12.00	15.00	\$200,000	16.00	20.00
40-44	\$100,000	8.00	10.00	\$150,000	12.00	15.00	\$200,000	16.00	20.00
45-49	\$100,000	10.00	14.00	\$150,000	15.00	21.00	\$200,000	20.00	28.00
50-54	\$100,000	12.00	18.00	\$150,000	18.00	27.00	\$200,000	24.00	36.00
55-59	\$100,000	26.00	42.00	\$150,000	39.00	63.00	\$200,000	52.00	84.00
60-64	\$100,000	42.00	68.00	\$150,000	63.00	102.00	\$200,000	84.00	136.00
65-69	\$65,000	46.80	78.00	\$97,500	70.20	117.00	\$130,000	93.60	156.00
70 and over	\$45,000	54.00	90.00	\$67,500	81.00	135.00	\$90,000	108.00	180.00

Active employee optional life and AD&D (cont.)

Rates reflect total monthly premium.

		Plan 13		Plan 14			Plan 15		
Age	Coverage	Tobacco free	Tobacco user	Coverage	Tobacco free	Tobacco user	Coverage	Tobacco free	Tobacco user
Under 30	\$250,000	\$15.00	\$20.00	\$300,000	\$18.00	\$24.00	\$350,000	\$21.00	\$28.00
30-34	\$250,000	15.00	20.00	\$300,000	18.00	24.00	\$350,000	21.00	28.00
35-39	\$250,000	20.00	25.00	\$300,000	24.00	30.00	\$350,000	28.00	35.00
40-44	\$250,000	20.00	25.00	\$300,000	24.00	30.00	\$350,000	28.00	35.00
45-49	\$250,000	25.00	35.00	\$300,000	30.00	42.00	\$350,000	35.00	49.00
50-54	\$250,000	30.00	45.00	\$300,000	36.00	54.00	\$350,000	42.00	63.00
55-59	\$250,000	65.00	105.00	\$300,000	78.00	126.00	\$350,000	91.00	147.00
60-64	\$250,000	105.00	170.00	\$300,000	126.00	204.00	\$350,000	147.00	238.00
65-69	\$162,500	117.00	195.00	\$195,000	140.40	234.00	\$227,500	163.80	273.00
70 and over	\$112,500	135.00	225.00	\$135,000	162.00	270.00	\$157,500	189.00	315.00

		Plan 16		Plan 17			Plan 18		
Age	Coverage	Tobacco free	Tobacco user	Coverage	Tobacco free	Tobacco user	Coverage	Tobacco free	Tobacco user
Under 30	\$400,000	\$24.00	\$32.00	\$450,000	\$27.00	\$36.00	\$500,000	\$30.00	\$40.00
30-34	\$400,000	24.00	32.00	\$450,000	27.00	36.00	\$500,000	30.00	40.00
35-39	\$400,000	32.00	40.00	\$450,000	36.00	45.00	\$500,000	40.00	50.00
40-44	\$400,000	32.00	40.00	\$450,000	36.00	45.00	\$500,000	40.00	50.00
45-49	\$400,000	40.00	56.00	\$450,000	45.00	63.00	\$500,000	50.00	70.00
50-54	\$400,000	48.00	72.00	\$450,000	54.00	81.00	\$500,000	60.00	90.00
55-59	\$400,000	104.00	168.00	\$450,000	117.00	189.00	\$500,000	130.00	210.00
60-64	\$400,000	168.00	272.00	\$450,000	189.00	306.00	\$500,000	210.00	340.00
65-69	\$260,000	187.20	312.00	\$292,500	210.60	351.00	\$325,000	234.00	390.00
70 and over	\$180,000	216.00	360.00	\$202,500	243.00	405.00	\$225,000	270.00	450.00

Active employee dependent life and AD&D

Plan 1	(\$5,000 Spouse/\$2,000 Child)	\$2.48
Plan 2	(\$10,000 Spouse/\$4,000 Child)	\$4.98
Plan 3	(\$15,000 Spouse/\$7,500 Child)	\$7.46
Plan 4	(\$20,000 Spouse/\$10,000 Child)	\$9.94
Plan 5	(\$40,000 Spouse/\$15,000 Child)	\$19.86

One premium amount covers your spouse and eligible children.

Take your coverage with you

You may convert your term coverage to an individual policy if applied for within 31 days of termination. Dependent coverage must be converted within 31 days from the date they are no longer an eligible spouse or child. Premiums may be higher than those under the group plan.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to PEIA. 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 offered under policy form series 06-30858.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates. Minnesota Life Insurance Company is an affiliate of Securian Financial Group, Inc.



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