



## Basic Life Insurance

*Administered by MetLife*



**100% paid for by the State!**

The South Dakota State Employee Benefits Program provides \$25,000 worth of basic life insurance and accidental death and dismemberment (AD&D) coverage to benefit-eligible employees.

- ▶ The State pays the basic life insurance and AD&D premium; the benefit is provided at no cost to you.
- ▶ Basic life insurance is not portable but can be converted if you leave employment with the State.

**Questions?** For more information on basic life insurance and AD&D, go to [bhr.sd.gov/benefits/active/flexible-benefits/life-insurance/](https://bhr.sd.gov/benefits/active/flexible-benefits/life-insurance/), visit [metlife.com/southdakota](https://metlife.com/southdakota), or call MetLife at 1-800-GET-MET8 (1-800-438-6388).

## SUPPLEMENTAL LIFE AND AD&D

Administered by MetLife

Employees may elect supplemental life insurance with AD&D for themselves and for their spouses and dependents. Note that, if you apply for supplemental life insurance, you will also automatically be applying for an equal amount of AD&D coverage, as the two coverages are combined.

### Employee coverage

- ▶ Employees may elect coverage levels of one, two, three, four, five, six, or seven times their annual salary, up to \$1,000,000.
- ▶ If an employee applies for six or seven times their salary coverage, or over \$400,000, or an increase to their current amount outside of their 30-day new hire enrollment period, they will need to go through a statement of health/evidence of insurability process administered by MetLife.
- ▶ This plan is portable. You may continue the policy on your own when you end employment with the State, up to age 99.
- ▶ To calculate your premium rate, round your salary to the next \$1,000. Multiply by your desired coverage level. Multiply that number by the rate for your age group. Finally, divide by 1,000.

### Spouse/dependent coverage

- ▶ Employees who elect supplemental coverage for themselves may also purchase \$10,000 of supplemental coverage for their spouse and/or dependents. The coverage and contribution rates apply to all eligible dependents; you pay one flat rate, regardless of the number of dependents you cover.
- ▶ If you apply for spouse/dependent coverage outside of your 30-day new hire enrollment period, you will need to provide a statement of health/evidence of insurability to MetLife.

**Questions?** For more information on basic and supplemental life insurance and AD&D, go to [bhr.sd.gov/benefits/active/flexible-benefits/life-insurance/](http://bhr.sd.gov/benefits/active/flexible-benefits/life-insurance/), visit [metlife.com/southdakota](http://metlife.com/southdakota), or call MetLife at 1-800-GET-MET8 (1-800-438-6388).

## LONG-TERM CARE INSURANCE

Administered by Unum

Long-term care insurance provides a benefit for care received at home or in a facility when someone needs assistance with at least two activities of daily living (ADLs).

If you purchase supplemental life insurance, a basic long-term care benefit is provided to you. You will have the option to buy additional coverage.

This insurance is available to eligible employees and family members. For details, visit [bhr.sd.gov/benefits/active/health-plans/long-term-care/index.html](http://bhr.sd.gov/benefits/active/health-plans/long-term-care/index.html).



## Supplemental Life/AD&D and Long-term Care

Administered by MetLife

### SUPPLEMENTAL EMPLOYEE COVERAGE

RATE PER \$1,000 OF COVERAGE

	24 PAY PERIODS		12 PAY PERIODS	
	PER PAY PERIOD	ANNUAL	PER PAY PERIOD	ANNUAL
Younger than 30	\$0.025	\$0.600	\$0.050	\$0.600
30 to 34	\$0.032	\$0.768	\$0.064	\$0.768
35 to 39	\$0.039	\$0.936	\$0.078	\$0.936
40 to 44	\$0.047	\$1.128	\$0.094	\$1.128
45 to 49	\$0.065	\$1.560	\$0.130	\$1.560
50 to 54	\$0.094	\$2.256	\$0.188	\$2.256
55 to 59	\$0.145	\$3.480	\$0.290	\$3.480
60 to 64	\$0.215	\$5.160	\$0.430	\$5.160
65 to 69	\$0.404	\$9.696	\$0.808	\$9.696
70+	\$0.656	\$15.744	\$1.312	\$15.744

### SUPPLEMENTAL SPOUSE/DEPENDENT COVERAGE

COVERAGE LEVEL	24 PAY PERIODS		12 PAY PERIODS	
	PER PAY PERIOD	ANNUAL	PER PAY PERIOD	ANNUAL
\$10,000	\$1.110	\$26.640	\$2.220	\$26.640