

## 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.

New participants can designate beneficiaries online effective 7/1/2023 on MetLife's website: <https://metlife.com/mybenefits/>.

**Questions?** For more information on basic life insurance and AD&D, go to <https://bhr.sd.gov/benefits/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

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, your spouse and/or dependents will each 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 <https://bhr.sd.gov/benefits/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/AD&D and Long-term Care

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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	\$0.022	\$0.528	\$0.044	\$0.528
30 to 34	\$0.029	\$0.696	\$0.058	\$0.696
35 to 39	\$0.034	\$0.816	\$0.068	\$0.816
40 to 44	\$0.041	\$0.984	\$0.082	\$0.984
45 to 49	\$0.056	\$1.344	\$0.112	\$1.344
50 to 54	\$0.080	\$1.920	\$0.160	\$1.920
55 to 59	\$0.122	\$2.928	\$0.224	\$2.928
60 to 64	\$0.181	\$4.344	\$0.362	\$4.344
65 to 69	\$0.338	\$8.112	\$0.676	\$8.112
70+	\$0.548	\$13.152	\$1.096	\$13.152

  

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

## 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 of \$1,500 monthly is provided to you. You will have the option to buy up for additional coverage.

This insurance is available to eligible employees and family members. For details, visit <https://bhr.sd.gov/benefits/flexible-benefits/life-insurance/>.