



MetLife



New Life Insurance Carrier for State of Illinois Employees and Retirees

MetLife is the new Life Insurance Carrier for the State of Illinois Employees' Group Insurance Program (SEGIP) with coverage transitioning July 1, 2021. Please watch your mail regarding the plan summary and rate information.

Basic Life Insurance coverage is provided at no cost to all active employee, retirees and annuitants through the State Employees Group Insurance Program.

- Active employees, retirees, and annuitants **under** the age of 60, receive a benefit amount equal to their annual salary.
- Retirees and annuitants **age 60 or older** receive a \$5,000 benefit.

Please be advised that you may notice a rate change to your current Optional Life Insurance coverage effective July 1, 2021. This is a result of the change in Life Insurance carrier to [MetLife](#).

Member Optional Life coverage

Member Optional Life coverage is provided at a cost to all active employees, retirees and annuitants.

- For active employees, and retirees and annuitants **under** age 60 – coverage is available up to 8 times their Basic Life amount.
- For retirees and annuitants **age 60 or older** – coverage is available up to 4 times their Basic Life amount.

The maximum benefit allowed for Member Optional Life plus Basic Life is \$3,000,000. Rate changes due to age will be effective the first pay-period following the member's birthday.

Optional Term Life Rate

| Member Age | Monthly Rate Per \$1,000 |
|------------|--------------------------|
| Under 30 | \$0.03 |
| 30-39 | \$0.05 |
| 40-44 | \$0.09 |
| 45-49 | \$0.12 |



| | |
|-------------|--------|
| 50-54 | \$0.19 |
| 55-59 | \$0.36 |
| 60-64 | \$0.56 |
| 65-69 | \$1.26 |
| 70 and Over | \$2.06 |

Accidental Death & Dismemberment (AD&D)

Accidental Death & Dismemberment (AD&D) coverage is available to eligible members in an amount equal to either their Basic Life amount or the combined amount of their Basic and Member Optional Life. This coverage is subject to a total maximum of 5 times the Basic Life amount or \$3,000,000, whichever is less.

| AD&D Monthly Rate per \$1,000 |
|-------------------------------|
| \$0.02 |

Spouse Life

Spouse life coverage is available in a lump sum amount of \$10,000 for:

- The spouse of an active employee.
- The spouse, under age 60, of a retiree or an annuitant.

A spouse, age 60 and over, of a retiree or an annuitant will have coverage available in the amount of \$5,000. Rate changes due to age will be effective the first day of the pay period following the **spouse's** birthday.

| Spouse Life Monthly Rates | |
|---|--------|
| Spouse Life \$10,000 Coverage (Spouse of Members, retirees, and annuitants under age 60) | \$5.70 |
| Spouse Life \$5,000 Coverage (Spouse of Retirees and annuitants age 60 and above) | \$2.85 |

Child Life

Child life coverage is available in a lump sum amount of \$10,000 per child. The monthly contribution applies to all dependent children regardless of



the number of children enrolled. Eligible children include children age 25 and under or, children in the disabled category.

| Child Life Monthly Rate | |
|------------------------------|--------|
| Child Life \$10,000 Coverage | \$0.60 |

Underwriting

An EOI (Evidence of Insurability) is required for members to add/increase optional life or to add Spouse Life (unless you are a new hire or this is a newly acquired spouse/civil union partner). An EOI is not needed to add Child Life coverage or AD&D.

****All claims for a date of death on or before 6/30/2021 will need to be submitted to **Securian Financial (Minnesota Life)** for processing. If you have recently submitted an EOI to **Securian** to increase your life coverage or add a spouse, please note if the underwriting process is not completed by 6/30/2021, you will receive notification that the coverage has been denied and you will need to submit a new EOI to **MetLife** for processing.****

Login to MyBenefits.illinois.gov to make adjustments to your life insurance elections or contact MyBenefits Service Center (toll-free) 844-251-1777, or 844-251-1778 (TDD/TTY). Representatives are available Monday – Friday, 8:00 AM - 6:00 PM CT.



