

State of Minnesota Open Enrollment 2022

Enroll October 28 - November 17, 2021



How to enroll or increase coverage

GUARANTEED ISSUE ENROLLMENT

Optional benefits noted are available Guaranteed Issue, no proof of good health (evidence of insurability) required! Guaranteed Issue elections will be effective January 1, 2022.

LIFE INSURANCE - elect in [Self Service](#)

Guaranteed Issue enrollment for employee, spouse and child

- Child life elections of \$10,000 are guaranteed issue - one election covers all eligible children from live birth to age 26
- Employees can elect guaranteed amounts of coverage in accordance to the chart below, not to exceed the maximum benefit of \$500,000:

GUARANTEED ISSUE OPTIONS

Life Insurance
Employee, Spouse, Child

Optional AD&D
Employee, Spouse

Short Term Disability
Employee

Long Term Disability
Employee

Current Optional Life Amount (employee or spouse)	\$0 - \$35,000	\$40,000 - \$55,000	\$60,000 - \$75,000	\$80,000 - \$95,000	\$100,000 +
Elect Guaranteed Issue no health questions required	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000

SHORT TERM DISABILITY (STD) - elect in [Self Service](#)

Guaranteed Issue enrollment for employees

- Elect a minimum monthly benefit of \$300 up to a maximum of 66^{2/3} of your gross monthly salary

LONG TERM DISABILITY (LTD) - elect in [Self Service](#)

Guaranteed Issue enrollment for employees

- Elect up to the maximum benefit amount allowed determined by your gross annual earnings, not to exceed \$7,000
- Two (2) year pre-existing condition limitation will apply to the increased benefit amount

OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) - use the [Optional Application](#)

Guaranteed Issue enrollment for employees and spouses

- Elect or increase up to the maximum benefit amount allowed - Employees through age 60 can elect up to \$200,000; employees age 61+ elect up to \$50,000; Spouses elect up to \$25,000 (spouse coverage cannot exceed employee's amount)

How to enroll for Life amounts beyond the guaranteed offer

- 1) Submit your completed Optional Application for Life Insurance amounts that are not guaranteed issue to MMB's address on the form.
- 2) MMB will forward your application for additional amounts of employee or spouse Life Insurance to Securian Financial and they will mail you a health questionnaire with instructions.
- 3) Complete and return the questionnaire as instructed. Upon Securian Financial's receipt of your response, they will review your application and advise you of their decision. If approved, the State will also receive notification to begin payroll deductions.

QUESTIONS?

Visit:
ochsinc.com/stmn
or Contact Ochs:
ochs@ochsinc.com
651-665-3789 or
1-800-392-7295