



Civil Unions & Your Minnesota Life GUL & AD&D Coverage

The Civil Union and Equality Act of 2011 created a legal relationship of civil unions in the State of Delaware. The Act further recognized legal unions between two persons of the same sex entered into jurisdictions outside of the State of Delaware provided such unions and the parties thereto meet eligibility requirements to enter into a civil union in the State of Delaware. The act became effective on January 1, 2012.

What coverage options are available to eligible employees of a civil union?

Employees who become party to a civil union on or after January 1, 2012 may automatically increase Group Universal Life (GUL) and Accidental Death and Dismemberment (AD&D) coverage by an additional one times annual base pay, up to a total amount not to exceed \$200,000, without providing proof of good health when a “life event occurs”. The employee must not have previously failed insurability requirements and needs to apply for the coverage within 31 days of the life event. A life event is considered a civil union, marriage, birth and/or adoption.

What coverage options are available to eligible dependents of a civil union?

Dependent Term life coverage is available to employees enrolled in the Minnesota Life GUL and AD&D program. There is no AD&D coverage for dependents. Employees may purchase spouse only coverage, child(ren) only coverage, or spouse and child(ren) coverage. The cost for each coverage option is:

Spouse: \$20,000/\$7.05 per month

Spouse: \$10,000/ \$3.08 per month

Child: \$10,000 for each eligible child/\$1.16 per month (Covers all eligible children)

Who are eligible dependents of a civil union?

Spouse must be at least 18 years of age and party to a civil union obtained or recognized in the State of Delaware on or after January 1, 2012. Eligibility also extends to the civil union partner’s eligible children, stepchildren, and/or legally adopted children who are (a) unmarried; (b) are dependent on the employee for financial support; and (c) have not obtained the age of 19 years or have not attained the age of 24 years if a full-time student at an accredited educational institution. Children age 19 years or older are eligible if they are physically or mentally incapable of self-support prior to the date their insurance would have terminated and are financially dependent on the State of Delaware employee for more than one half of their support and maintenance.

To enroll for coverage

Employees enrolled in the GUL and AD&D program may enroll newly eligible dependents online through Minnesota Life’s secure website at www.lifebenefits.com. If this is your first time logging onto Minnesota Life’s website, your user name will be your 6 digit State of Delaware employee ID number with the letter “d” in front of it. The password is your eight digit date of birth (mmddyyyy) plus the last 4 digits of your Social Security number. If you have previously logged onto Minnesota Life’s website and don’t remember your password, contact Minnesota Life.

Have questions?

Contact Minnesota Life directly by telephone at 1-877-215-1489 or by email at lifebenefits@securian.com between the hours of 8:00 am and 7:00 pm ET, Monday through Friday. You may also contact Leslie Ramsey of the Statewide Benefits Office at 302-739-8331 or by email at leslie.ramsey@state.de.us. Additional civil union information is available on the Statewide Benefits Office website at www.ben.omb.delaware.gov/cu.