



Minnesota Life - Lower GUL Rates effective January 1, 2013!

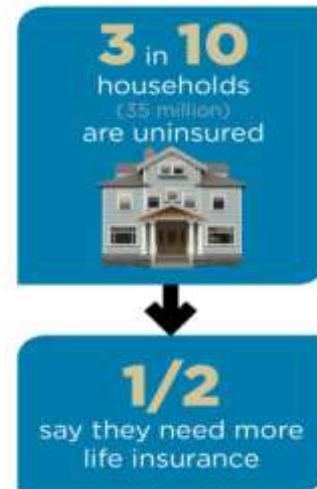
Effective January 1, 2013, the Group Universal Life (GUL) rates will be reduced by 6.5%*. The new monthly rates are shown on the chart below:

GUL and AD&D Monthly Rates per \$1,000

Age	Rate /\$1,000
< 30	\$0.052
30 - 34	\$0.062
35 - 39	\$0.082
40 - 44	\$0.102
45 - 49	\$0.152
50 - 54	\$0.262
55 - 59	\$0.412
60 - 64	\$0.642
65 - 69	\$1.122
70 - 74	\$1.990
75 - 79	\$3.080

* Lower rates apply to those who are age 40 and older. Rates increase with age through age 99 and include AD&D coverage until age 70.

Did you know?



Source: Life Insurance and Market Research Association (LIMRA), 2012

Do you have enough life insurance?

Your situation is unique so only you can determine the exact amount of life insurance you need. Try Minnesota Life's Insurance Needs Calculator at www.lifebenefits.com/insuranceneeds.

Attention!! Open Enrollment November 1 – 21st, 2012 for Employees and Children!

The State of Delaware is sponsoring a "one time" open enrollment period to allow benefit eligible active employees an opportunity to enroll or increase coverage between November 1, 2012 and November 21, 2012. Guaranteed coverage amounts will become effective on January 1, 2013. Amounts requiring proof of good health will become effective on the date of approval or January 1, 2013, whichever comes later. Employees previously declined are not eligible for this offer.

- Employees currently enrolled for GUL insurance can increase coverage by 1 salary level.**
 Benefit eligible active employees who are currently enrolled in the GUL program may increase coverage by one level up to the guarantee issue amount of the lesser of 3 times base annual salary up to \$200,000 without providing proof of good health. Coverage amounts greater than the guaranteed maximum, or if elected outside of the open enrollment period will require proof of good health.
- Employees electing GUL insurance for the first time can elect 1 to 3 times base annual salary up to \$200,000.**
 Benefit eligible active employees who are currently not enrolled and are electing coverage for the first time may elect one to three times your base annual salary up to \$200,000. If electing more than \$200,000 or if coverage is elected outside of the open enrollment period, proof of good health will be required.

Products are offered by Minnesota Life Insurance Company under policy form series 00-30252. Please refer to your certificate for details regarding your plan.

- **Term Life coverage for children - *Up to Age 26!***

Effective January 1, 2013, children are eligible for enrollment from live birth up to age 26 (disabled children may be eligible to continue coverage beyond age 26). Child(ren) under the age of 26, whose coverage was terminated due to coverage status may be re-enrolled during the open enrollment period without proof of good health. Coverage elected outside of the open enrollment period will require proof of good health. Child(ren) previously declined coverage are not eligible for guaranteed enrollment. Spouse coverage may be added at any time with proof of good health. Dependent Term Life rates are shown in the chart below.

Coverage option	Monthly Rate
\$10,000 spouse only	\$3.08
\$20,000 spouse only	\$7.05
\$10,000 spouse/\$10,000 child(ren)	\$4.24
\$20,000 spouse/\$10,000 child(ren)	\$8.21
\$10,000 child(ren)	\$1.16

Questions about your life insurance?

For additional information about the GUL and AD&D program, please call Minnesota Life’s customer service center at (877) 215-1489, Monday through Friday between 8:00 a.m. and 7:00 p.m. (EST), or email Minnesota Life at lifebenefits@securian.com. You may also log onto the Statewide Benefits Office website at www.ben.omb.delaware.gov/life or contact Leslie Ramsey at the Statewide Benefits Office at (302)739-8331 or by email at leslie.ramsey@state.de.us.

