

**2010 Annual Increase Option (AIO) Period is March 1-19, 2010
Coverage effective May 1, 2010.**

On or about February 26, 2010, AIO notices will be mailed to the home addresses of employees insured in the Individual and Family Life Insurance Plan (IFL).

AIO 2010 is open to employees who have IFL coverage in force January 1, 2010 or earlier.

Employees must mail or Fax their signed notices to **UW System HRS, 780 Regent Street, Suite 305, Madison, WI 53715 or Fax (608) 265-5307 by midnight, March 19, 2010.** Employees are reminded to make a photocopy for their records before submitting the notice. If no selection is chosen to increase coverage, the form need not be returned.

Insured employees on an approved leave of absence or in layoff status who chose to maintain the insurance while on leave or layoff are eligible for the AIO and will receive a notice. However, the AIO is not available while premiums are waived during periods of total disability, if an accelerated death benefit has been taken or if participants have reached the plan's maximum coverage limits.

Please take note of two new specifications to the IFL Plan:

1. A third level of employee coverage, \$15,000, is added to the IFL Plan effective May 1, 2010, making four available options for employee coverage: \$5,000; \$10,000; \$15,000 and \$20,000.
 - a. First released with AIO 2010, the new \$15,000 employee coverage selection also becomes effective May 1, 2010 for employees' initial enrollment opportunity and enrollment through evidence of insurability.
 - b. The calculation rate is unchanged. Following is an example of the May 1, 2010 revised premium rate chart.

Employee Age	\$5,000	\$10,000	\$15,000	\$20,000
27 or less	0.18	0.36	0.54	0.72
28-30	0.20	0.40	0.60	0.80
31-33	0.25	0.50	0.75	1.00
34-36	0.30	0.60	0.90	1.20
37-39	0.36	0.72	1.08	1.44
40-42	0.54	1.08	1.62	2.16
43-45	0.86	1.72	2.58	3.44
46-48	1.04	2.08	3.12	4.16
49-51	1.44	2.88	4.32	5.76
52-54	1.85	3.70	5.55	7.40
55-57	2.57	5.14	7.71	10.28
58-60	3.20	6.40	9.60	12.80
61-63	4.41	8.82	13.23	17.64
64-66	6.35	12.70	19.05	25.40
67-69	8.87	17.74	26.61	35.48
70-72	13.68	27.36	41.04	54.72
73-75	19.58	39.16	58.74	78.32

2. Following AIO 2010, which is effective May 1, 2010, the next AIO opportunity available for insured employees will be offered in Fall 2011 with coverage effective January 1, 2012. **There will be no AIO in March 2011.**