

The Individual and Family Plan



Protect your family and your way of life

Life can change in an instant. You can't predict the unexpected, but you can prepare for it. One way to do that is by purchasing life insurance coverage for yourself and your family through the Individual and Family Group Life insurance plan.

Benefits of the insurance

- **Flexible amounts of coverage** for your family's needs.
- **Guaranteed coverage** for new employees, as well as guaranteed annual increase options for employees once enrolled.
- **No checks to write.** Convenient payroll deduction of premiums.
- **You choose the beneficiary** who will receive the tax-free death benefit.
- **No premiums to pay** if you become totally and permanently disabled.
- **Receive the benefit early** if the insured person has a life expectancy of less than 12 months.

Enrollment

- UW System employees who are eligible to participate in the State Group Health Insurance program are eligible to enroll.
- New employees may enroll within 30 days of the initial employment begin date. Coverage will be effective on the first of the month on or following the receipt of the application by your institution's benefits office.
- Employees who do not apply for coverage during the initial enrollment period may apply for coverage through Evidence of Insurability. It is recommended that employees enroll when first eligible because enrollment through evidence of insurability is not guaranteed.
- Can add a spouse within 30 days of marriage or a domestic partner within 30 days of first establishing a domestic partnership for employee benefit purposes.
- Can add child coverage within 30 days of having an eligible child to cover for the **first time**. Once child coverage is in force, all future children are automatically covered.

Coverage levels available

New employees can select the following coverage levels:

- Employee: \$5,000, \$10,000, \$15,000 or \$20,000
- Spouse/Domestic Partner: \$5,000 or \$10,000
- Child: \$2,500 or \$5,000

Insured employees are given an annual opportunity to increase coverage. Coverage levels can be increased by the following amounts:

- Employee: \$5,000, \$10,000, \$15,000 or \$20,000
- Spouse/Domestic Partner: \$5,000 or \$10,000
- Child: \$2,500

Maximum coverage levels:

- Employee: \$200,000
- Spouse/Domestic Partner: \$100,000 or the amount of employee coverage, whichever is less
- Child: \$10,000 or the amount of employee coverage, whichever is less

The amount of spouse/domestic partner or child coverage can never exceed the amount of employee coverage in effect.

More information online

For detailed plan information, see UW System Administration's Individual and Family Group Life Insurance page at: www.uwsa.edu/hr/benefits/ins/lindfam.htm.

You can access the following information at the above website:

- Enrollment application
- Full plan brochure
- Pre-calculated premiums for new employees
- Plan certificate
- Beneficiary designation

Monthly premium rates

For each \$1,000 of coverage

Attained Age	Employee Rate	Spouse/Domestic Partner Rate*	Attained Age	Employee Rate	Spouse/Domestic Partner Rate*
Under 28	\$0.023	\$0.036	52–54	\$0.232	\$0.369
28–30	0.025	0.040	55–57	0.323	0.513
31–33	0.032	0.050	58–60	0.403	0.621
34–36	0.037	0.059	61–63	0.556	0.774
37–39	0.045	0.072	64–66	0.799	1.080
40–42	0.068	0.108	67–69	1.117	1.503
43–45	0.108	0.171	70–72	1.724	2.331
46–48	0.130	0.207	73 and over	2.466	3.330
49–51	0.181	0.288			

* Spouse/domestic partner premium based on employee's age.

Child Coverage (\$0.070 per \$1,000 of coverage)	
Coverage Level	Total Monthly Premium
\$2,500	\$0.18
\$5,000	0.35
\$7,500	0.53
\$10,000	0.70

Employee and spouse/domestic partner rates increase with age and all rates are subject to change.

This product is offered under policy form series 03-30540.

MINNESOTA LIFE

Minnesota Life Insurance Company
A Securian Company

Group Insurance - Madison Office

P.O. Box 259708
Madison, WI 53725-9708
1.866.295.8690 • 608.277.8665 Fax
www.lifebenefits.com
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Additional notes

With respect to all benefits, features and provisions of the life insurance program the certificate and policy govern.

The University of Wisconsin Individual and Family Plan

Administrator: UW System Human Resources Services
Underwriter: Minnesota Life Insurance Company