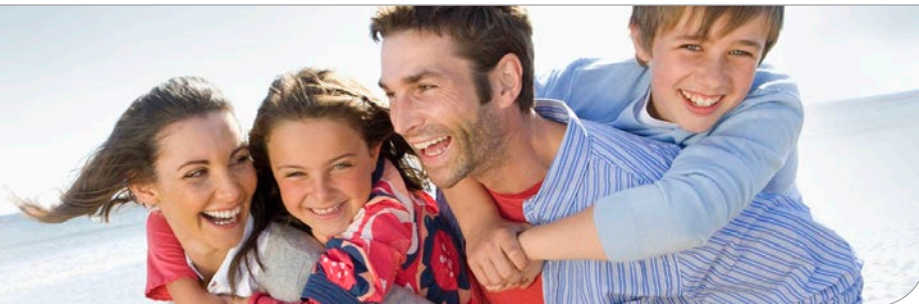


# Individual and Family Plan



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.

## Coverage levels

<b>New employees</b> can select the following coverage levels	
<b>Employee Term Life</b>	\$5,000, \$10,000, \$15,000 or \$20,000
<b>Spouse/Domestic Partner Term Life</b>	\$5,000 or \$10,000
<b>Child Term Life</b>	\$2,500 or \$5,000
<b>Insured employees</b> are given an annual opportunity to increase coverage. Coverage levels can be increased by the following amounts	
<b>Employee</b>	\$5,000, \$10,000, \$15,000 or \$20,000
<b>Spouse/Domestic Partner</b>	\$5,000 or \$10,000
<b>Child</b>	\$2,500
<b>Maximum coverage levels</b>	
<b>Employee</b>	\$300,000
<b>Spouse/Domestic Partner</b>	\$150,000 or the amount of employee coverage, whichever is less.
<b>Child</b>	\$25,000 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.

## Why do I need life insurance?

Group Term Life insurance provides a base level of protection that can be enhanced by personal savings, individual life insurance and Social Security benefits. This coverage will help protect your family against the unexpected loss of your life and income during your working years.

## 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. For eligible employees, coverage will be effective upon 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.
- Spouse/Domestic Partner coverage can be added within 30 days of marriage or within 30 days of first establishing a domestic partnership for employee benefit purposes.
- Child coverage can be added 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.

## QUESTIONS?

For detailed plan information, see UW System Administration's Individual and Family Group Life Insurance page at: [www.uwsa.edu/ohrwd/benefits/life/if/](http://www.uwsa.edu/ohrwd/benefits/life/if/).

You can access the following information at the above website:

- Enrollment application
- Full plan brochure
- Premium calculator for new employees
- Plan certificate
- Beneficiary designation

## What coverage is available and what is the cost?

The level of Group Term Life insurance coverage you are eligible to elect, and your monthly cost, is determined by your current age. Refer to the chart below for the coverage available and the cost. Rates are shown per \$1,000 of coverage and increase with age.

Age as of January 1st	Employee rate	Spouse/Domestic Partner rate*	Age as of January 1st	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 as of January 1st of coverage year.

Employee and Spouse/Domestic Partner rates increase with age and all rates are subject to change.

Child Coverage (\$0.070 per \$1,000 of coverage)			
Coverage level	Total monthly premium	Coverage level	Total monthly premium
\$2,500	\$0.18	\$15,000	\$1.05
\$5,000	\$0.35	\$17,500	\$1.23
\$7,500	\$0.53	\$20,000	\$1.40
\$10,000	\$0.70	\$22,500	\$1.58
\$12,500	\$0.88	\$25,000	\$1.75

## 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.
- **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.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to UW Individual and Family Plan. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively at work requirement of the policy.

Insurance products are underwritten by Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc. Products are offered under policy form series 03-30540.

### Securian Financial Group, Inc.

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F52078-3 Rev 9-2016  
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