

The University of Wisconsin

# 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.

### Coverage levels

New employees can select the following coverage levels	
Employee Term Life	\$5,000, \$10,000, \$15,000 or \$20,000
Spouse/Domestic Partner Term Life	\$5,000 or \$10,000
Child Term Life	\$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	\$300,000
Spouse/Domestic Partner	\$150,000 or the amount of employee coverage, whichever is less.
Child	\$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.

### 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.

### How much life insurance do I need?

Visit Minnesota Life's online insurance needs calculator at [LifeBenefits.com/insuranceneeds](https://www.lifebenefits.com/insuranceneeds).

## Monthly premium rates

For each \$1,000 of coverage

Your age is based on your age as of January 1st of the coverage year. For example, your premium in 2014 is based on your age as of January 1, 2014.

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.

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

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

### 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 Office of Human Resources and Workforce Diversity

**Underwriter:** Minnesota Life Insurance Company

### More information online

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

**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](http://www.LifeBenefits.com)  
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F52078-3 Rev 9-2013  
A03250-0913

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life to University of Wisconsin. 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.

Products are offered under policy form series 03-30540.