

## UW System Life Insurance Comparison

	<a href="#">State Group Life Insurance</a>	<a href="#">Individual &amp; Family Life Insurance</a>	<a href="#">UW Employees, Inc. Life Insurance</a>	<a href="#">University Insurance Association (UIA) Life Insurance</a>	<a href="#">Accidental Death &amp; Dismemberment Insurance</a>
<b>Eligibility</b>	Employees eligible for the Wisconsin Retirement System	Employees eligible for State Group Health Insurance	Employees eligible for State Group Health Insurance	Faculty, Academic Staff or Limited Appointees who meets annual earnings threshold	Employees eligible for State Group Health Insurance
<b>Who can be covered?</b>	Employee, Spouse, Children	Employee, Spouse or Domestic Partner, Children	Employee only	Employee only	Employee, Spouse or Domestic Partner, Children
<b>Employee Coverage</b>	Coverage based on annual income, elect coverage up to 5 times annual income (coverage increases as salary increases)	Up to \$20,000 initially; can increase coverage annually; \$300,000 maximum coverage	\$7,000 - \$33,000 (coverage based on age)	\$3,400 – \$101,000 (coverage based on age)	Up to \$500,000
<b>Spouse or Domestic Partner Coverage</b>	Spouse: Up to \$20,000	Spouse or Domestic Partner: Up to \$10,000 initially, can increase coverage annually; \$150,000 maximum coverage	None	None	Spouse or Domestic Partner: 50% - 60% of employee coverage level (depends on who is covered under family plan)
<b>Child Coverage</b>	Child: Up to \$10,000	Up to \$5,000 initially, can increase coverage annually; \$25,000 maximum coverage	None	None	Child: 15% - 20% of employee coverage level (depends on who is covered under family plan)
<b>Accelerated / Living Benefit</b>	Yes	Yes	Yes	Yes	No
<b>Options at End of Employment (non-retirement)</b>	Conversion; Continuation of employee coverage if employee has at least 20 years of WRS service	Conversion to individual policy	Conversion to individual policy	Conversion to individual policy; Continuation for disability as outlined in the plan certificate	Conversion to individual policy

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<b>Options at Retirement</b>	Continuation of employee coverage; conversion of Spouse & Dependent coverage	Conversion to individual policy	Conversion to individual policy	Continuation of group policy or conversion to individual policy (employee choice)	Continuation of group policy
<b>Additional Features</b>	Employee death benefit doubles if death accidental; can convert to pay for health insurance in retirement (at age 66 or later); premium stops at age 65 (if retired)	Can increase coverage level every year until plan maximum met	No	No	Includes <a href="#">Zurich Travel Assist</a> , <a href="#">CyberScout LifeStages Identity Management Services</a> and several benefits to support employee and/or family after a covered loss

**Note:** All plans are term life insurance. Benefits are payable only for covered events while the coverage is in effect.



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*This document is a summary of plan features and does not include all eligibility or plan Provisions. Every effort has been made to ensure this information is correct and current. The terms and conditions of the plans are established by state and federal laws and regulations and plan contracts. These sources of authority have control over the information in this summary to the extent there are any differences or conflicts.*

<https://www.wisconsin.edu/ohrwd/benefits/download/life/lifecomp.pdf>

