


## Life Insurance

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**Life Insurance**

Health insurance

Life insurance

AD&D

Retirement

Long term disability

(529) Higher Education Savings Plan

Cancer insurance

Dental insurance

Flexible spending accounts

Tax Deferred Savings Plan

Paid days off

Short term disability insurance

Accident insurance

Critical illness insurance

Benefits Forms

The following summary is intended to provide an overview of the life insurance benefits you are eligible for as an employee of the University of Georgia. Employee Benefits holds the plan document for the life insurance program, and if a discrepancy exists between this Web page and the plan document, the plan document takes precedence. For a more complete description of these benefits, please refer to the life insurance [Summary Plan Description \(SPD\)](#).

MetLife administers your life insurance program on behalf of The University of Georgia. To enroll or change your current optional life insurance coverage for you, your spouse, or dependent child, select the link below to log in (returning users) or complete a simple registration process (new users). If you have any questions regarding your life insurance, please contact **MetLife Customer Service toll free at 1-866-492-6983** and reference the UGA group life number: 105640.

- To designate beneficiaries, request changes to life insurance, request optional life coverage, or review your coverage, go to the MetLife Web site.
- To submit a claim: contact MetLife Customer Service toll free at 1-866-492-6983.
- View the rates below

**Basic life insurance and AD&D**  
All regular employees working one-half time or more in benefit-eligible positions receive basic life insurance coverage of \$25,000 at no cost. In the event of an accidental death, twice the total amount of insurance will be paid. In the event of dismemberment, protection is provided in the form of payment of varying amounts according to a specific schedule. See the summary plan document for details.

**Optional life insurance**  
You may purchase optional insurance in multiples of one to five times your annual contract salary (rounded to the next higher multiple of one thousand). However, coverage in excess of 3 times your salary requires that you provide medical evidence of insurability to MetLife. The cost of this coverage is determined by your age. If you do not elect coverage when you are first eligible, you may obtain coverage at any time by providing Medical Evidence of Insurability. AD&D coverage in an amount equal to your optional life benefit is also included.

**Optional spouse life insurance**  
An employee may cover his/her spouse the lesser of \$250,000 or 100% of the the employee's basic and optional life benefits combined, rounded down to the nearest \$10,000 increment. If you haven't elected optional life coverage for yourself, you may still purchase coverage for your spouse up to \$20,000. You are required to submit medical evidence of insurability on your spouse for any amount that exceeds \$50,000. If you do not elect coverage when you are first eligible, you may obtain coverage at any time by providing medical evidence of insurability. AD&D coverage in an amount equal to the spouse life benefit is also included.

**Optional dependent child life insurance**  
The optional child(ren) life insurance coverage provides \$2,000 of coverage for children 15 days to 6 months of age, and \$10,000 for all children 6 months of age or older. The cost of this coverage is \$1.30 per month regardless of the number of children covered. However, during your first 31 days of employment, the entire amount you may elect for your dependent children is guaranteed issue; no Statement of Health is required. If you do not elect coverage when you are first eligible, you may obtain coverage at any time by submitting Medical Evidence of Insurability. (There is no AD&D coverage for children.)

**Group life insurance**

Optional life insurance for active employees and their spouses

January 1, 2008

AGE	RATE
Under 25	\$.05/\$1000 per month
25-29	\$.05/\$1000 per month
30-34	\$.06/\$1000 per month
35-39	\$.07/\$1000 per month
40-44	\$.10/\$1000 per month
45-49	\$.14/\$1000 per month
50-54	\$.23/\$1000 per month
55-59	\$.38/\$1000 per month
60-64	\$.49/\$1000 per month
65-69	\$.60/\$1000 per month
70 & up	\$.83/\$1000 per month
Child optional life	\$1.30/month covers all eligible children

Upon retirement, the rates change as follows:

Retiree optional life	
Age	Rate
<25	\$.06/\$1000 of coverage
25-29	\$.07/\$1000 of coverage
30-34	\$.08/\$1000 of coverage
35-39	\$.09/\$1000 of coverage
40-44	\$.12/\$1000 of coverage
45-49	\$.18/\$1000 of coverage
50-54	\$.27/\$1000 of coverage
55-59	\$.43/\$1000 of coverage
60-64	\$.67/\$1000 of coverage
65-69	\$1.27/\$1000 of coverage
70-74	\$3.69/\$1000 of coverage
75-79	\$4.24/\$1000 of coverage
80+	\$4.80/\$1000 of coverage
Retirees who wish to cover dependents	
Any age dependent	\$2.35 per month for \$5000 coverage

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## BENEFITS PLANS - GROUP LIFE INSURANCE

- [University Life Insurance](#)
- [Optional Life Insurance](#)
  - [Optional Life Insurance Rates](#)
- [Dependent Life Insurance](#)
  - [Dependent Life Insurance Rates](#)
- [Retiree Group Term Life Insurance](#)
- [Health Statements](#)

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The University offers three group term life insurance plans to benefits eligible faculty and staff:

- [University Plan](#) - \$30,000 of coverage for you paid for by the University.
- [Optional Plan](#) - your choice of coverage in amounts of \$5,000, \$50,000, or one to six times your annual salary (maximum of \$1 million), paid for by you; and
- [Dependent Plan](#) - coverage for your spouse or other qualified adult or your dependent children, paid for by you.

Retired University faculty and staff who were participating in the University Plan on the date of their retirement are eligible for [Retiree Group Term Life Insurance](#).

All plans are administered by MetLife (1-800-523-2894).

### Plan Summary

- The University Plan and the Optional Plan offer coverage for you only. The Dependent Plan offers coverage for your spouse or other qualified adult and/or dependent children.
- Enrollment is not automatic for the Optional Plan. You must enroll to participate.
- New hires and newly eligible staff members will be enrolled automatically in the \$30,000 University-paid plan.
- If your salary results in your coverage increasing above \$500,000, you are capped at a flat \$500,000 until you furnish evidence of insurability ([health statement](#)) that is satisfactory to MetLife.
- Both the University Plan and the Optional Plan have a "Living Needs Benefits" option—or accelerated payment of death benefits—which is an advance payment of life insurance proceeds when you are terminally ill and have a life expectancy of six months or less.
- These term plans have neither cash value nor provisions for loans, which means you must be enrolled when you die in order for your beneficiary to receive benefits.
- The Optional Plan gives you the flexibility of setting your own level of coverage. There is a \$1 million maximum of coverage available. You must be enrolled in the University Plan to enroll in the Optional Plan. If you are a nonsmoker, you get a discount on the Optional premium. A nonsmoker is defined as a person who has not smoked for 12 months. If you do not indicate your nonsmoker status on the application, you will be defaulted to the smoker rate.
- Under the Optional Plan, the amount of coverage you choose and its cost will increase when your salary increases if your coverage is based on your salary. Your cost will increase similarly when you move into the next higher age bracket.
- If you are enrolled in the Optional Plan, MetLife fully covers the legal fees associated with the preparation or updating of a will by one of the Hyatt Legal Plan attorneys. Contact Hyatt at 800-821-6400 for additional information.

### Eligibility

The University, Optional, and Dependent Life Insurance plans offer coverage to regular, nonbargained-for University faculty and staff members who:

- have at least a 50% appointment, and
- have departmental funding for a minimum of four continuous months
- Graduate Student Instructors (GSIs) and Graduate Student Staff Assistants (GSSAs) who have at least a 25%

appointment and funding for a minimum of four continuous months during fall and winter terms, or for two continuous months during spring or summer terms.

- Graduate Student Research Assistants (GSRAs) who have at least a 25% appointment and funding for a minimum of four continuous months in any term.
- Research Fellows and Postdoctoral Scholars who have University funding and an appointment greater than 0% for a minimum of four continuous months.

And regular, bargained-for University staff members who are members of:

- the Michigan Nurses Association (MNA);
- the Police Officers Association of Michigan (POAM);
- the University of Michigan Skilled Trades (Trades);
- the House Officers Association (HOA);
- the International Union of Operating Engineers (IUOE); or
- the American Federation of State, County, and Municipal Employees (AFSCME).

Temporary hourly wage staff are not eligible.

#### Enrollment

Enrollment in the University Plan is automatic. View the Optional Life Insurance and Dependent Life Insurance Plan sections for information on enrolling in those plans.

#### Benefits on Death

If you should die while your insurance is in force, regardless of how, when or where death occurs, the full amount of your insurance will be paid to your [beneficiaries](#) when the Benefits Office receives written proof of your death. If you do not designate a beneficiary, or if none of the beneficiaries you name survives you, death benefits will be paid to the first of the following:

- Your surviving spouse/OQA;
- Surviving children in equal shares;
- Surviving parents in equal shares;
- Surviving siblings in equal shares;
- Estate

Be sure to review your beneficiaries periodically and make appropriate updates when circumstances change, for example when you get married, obtain a divorce, or adopt a child. See [Beneficiaries](#) for information on changing your beneficiary designations.

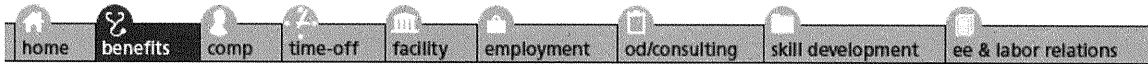
#### Limitations

The University of Michigan in its sole discretion may modify, amend, or terminate the benefits provided with respect to any individual receiving benefits, including active employees, retirees, and their dependents. Although the university has elected to provide these benefits this year, no individual has a vested right to any of the benefits provided. Nothing in these materials gives any individual the right to continued benefits beyond the time the university modifies, amends, or terminates the benefit. Anyone seeking or accepting any of the benefits provided will be deemed to have accepted the terms of the benefits programs and the university's right to modify, amend or terminate them.

*Every effort has been made to ensure the accuracy of the benefits information in this site. However, if any provision on the benefits plans is unclear or ambiguous, the Benefits Office reserves the right to interpret the plan and resolve the problem. If any inconsistency exists between this site and the written plans or contracts, the actual provisions of each benefit plan will govern. The University of Michigan in its sole discretion may modify, amend, or terminate the benefits provided with respect to any individual receiving benefits, including active employees, retirees, and their dependents.*



## Human Resources

**life insurance\*\***[dental & orthodontia](#)[employee assistance program \(EAP\)](#)[flexible spending accounts](#)[medical plans](#)[network providers](#)[prescriptions](#)[rates](#)[vision](#)**basic life insurance**

Basic Life Insurance is provided to all full-time employees at no charge. In the case of your death, your beneficiary will receive two and a half times your salary up to a \$50,000 benefit maximum.

**supplemental life insurance**

Supplemental Life Insurance allows you to buy additional life insurance above your Basic Life coverage, at a low group rate.

With Supplemental Life Insurance, you can choose to increase your current life insurance benefit in increments of \$10,000. Rates are based on your age, and the maximum benefit is \$100,000 (\$500,000 in coverage available July 1, 2009!). When purchasing Supplemental Life Insurance, evidence of insurability will be required if purchasing more than \$20,000. Proof of good health may be required, and your premiums will be deducted from your paycheck on a post-tax basis.

You can only enroll in Supplemental Life Insurance every year during open enrollment. Once you enroll in Supplemental Life Insurance, your coverage remains the same from year to year unless you change it. You may increase, decrease or discontinue your coverage every year during open enrollment. You may change your coverage during the year if necessary due to a change in family status such as marriage, divorce or adoption. In these cases, contact the Benefits Office for enrollment information.

Supplemental Life Insurance is eligible for accelerated benefits. This means you can collect 50% of your benefit if you are deemed to be terminally ill with twelve months or fewer to live as indicated by a physician. Your Supplemental Life Insurance has no savings or cash-value benefit.

**dependent life insurance**

With Dependent Life Insurance, you may choose to cover your spouse and children at a low, group rate. Rates for Dependent Life are blended- this means you pay one flat rate regardless of the number of family members you cover.

There are three levels of Dependent Life from which to choose:

- **Option A:** \$10,000 of coverage for your spouse with \$5,000 of coverage for each child, or
- **Option B:** \$5,000 of coverage for your spouse with \$2,000 of coverage for each child, or
- **Option C:** \$20,000 of coverage for your spouse with \$10,000 for each child

Individuals eligible for Dependent Life Insurance are your legally married spouse, domestic partner and dependent children. Premiums are deducted on a post-tax basis.

You can only enroll in Dependent Life Insurance every year during open enrollment. Once you enroll in Dependent Life Insurance, your coverage remains the same from year to year unless you change it. You may increase, decrease or discontinue your coverage every year during open enrollment. You may change your coverage during the year if necessary due to a change in family status such as marriage, divorce or adoption. In these cases, contact the Benefits Office for enrollment information.

When you enroll in Dependent Life Insurance, you automatically become the beneficiary. Dependent Life Insurance is not eligible for accelerated benefits, nor does it have any savings or cash-value benefit.

\*\*AFSCME members: consult your [union contract](#) for details regarding your benefit coverages.