



## OPTIONAL GROUP TERM LIFE INSURANCE PROGRAM



For University of Wisconsin System Employees and U.W. Hospital & Clinics Public Authority Employees

### Who is eligible?

This group life insurance program is available to employees of the University of Wisconsin System and U.W. Hospital & Clinics Public Authority who are eligible for immediate or future state contribution to the State of Wisconsin group health insurance program, and are not collecting a Wisconsin State Retirement benefit.

An employee must also hold at least a one-third appointment with an expected duration of at least 6 months.

### How do I apply for coverage?

Complete the enrollment application and return it to your Staff Benefits office within 30 days after the date you become eligible. Your coverage will become effective on the first day of the month after the Staff Benefits office receives your application.

### Do I need to undergo a physical examination to apply for coverage?

No. If you enroll in the plan within the first 30 days after the date you become eligible, all you need to do is complete the enrollment application and return it to your Staff Benefits office. You may also enroll if open enrollments are offered.

If you don't enroll in the group term plan within the first 30 days after the date you become eligible, you can still apply. However, you will have to provide Evidence of Insurability when you apply for coverage by completing form GA - 1129. If your application is approved by COUNTRY Life Insurance Company®, the plan's underwriter, your coverage will become effective on the first day of the month after approval.

University of Wisconsin Employees, Inc., is an employee-directed non-profit corporation founded in 1952 to provide affordable life insurance to University of Wisconsin System and University of Wisconsin Hospital and Clinics Public Authority employees.

### Underwritten by:

COUNTRY Life Insurance Company  
PO Box 2000  
Bloomington, IL 61701  
(866) 820-9481

### How are benefits paid and to whom?

Insurance proceeds are paid to the person you name as your beneficiary when you apply for coverage. That person may be your spouse, child, parent or other person who has an insurable interest in you. The amount of insurance benefits paid to your beneficiary depends on your age at the time of death, as noted in the following benefit schedule.

AGE	LIFE	MONTHLY PREMIUM
<35	\$25,000	1.00
35-39	\$21,000	1.25
40-44	\$18,000	1.60
45-49	\$12,000	2.00
50-54	\$9,000	2.40
55-59	\$7,500	3.80
60-64	\$7,000	4.35
65+	\$3,000	3.00

### Can I convert my coverage to a permanent life insurance policy?

Yes. If your coverage terminates because you are no longer eligible to participate in the group plan, you may convert your coverage to a permanent life insurance policy without having to show evidence of insurability. COUNTRY Life Insurance Company must receive your completed conversion application for the new policy, as well as your first premium payment, within 31 days of your policy termination date.

If you have any questions about the plan, call your nearest Staff Benefits office.

The University of Wisconsin System and The University of Wisconsin Hospital and Clinics Public Authority do not discriminate on the basis of disability in the provision of programs, services or employment. If you need this printed material interpreted or in a different form, or if you need assistance in using this service, please call us at (608) 263-4375 (UW System) or (608) 263-6500 (UW Hospital & Clinics).

*This is a brief description of coverages. It does not itemize the limitations or other policy provisions. You should refer to your certificate for a more detailed description of benefits*

GA-1117 (rev 10/09)

This insurance plan has been authorized by the Group Insurance Board for the purpose of permitting premium collection through payroll deductions under the authority granted by § 40.03 (6) (b) and pursuant to § 20.921 (1) (a) Wis. State Statute. The criteria the Board uses involves meeting several requirements which include, but are not limited to: documentation of financial stability, demonstration of a reasonable ratio of claims paid to the rate the premium level, authority to conduct business in the State of Wisconsin, agreeing to conditions for the rate-making process and other administrative conditions. DETF staff and the Board's actuary review proposals for participation prior to Board approval. However, the Board does not require competitive bids nor a benefit comparison with similar products from other vendors. Authorization for payroll deduction should not be construed as an endorsement of this plan by either the Group Insurance Board or the Department of Employee Trust Funds.