



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.

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.

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.

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

For questions or assistance

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

The University of Wisconsin Systems 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) 262-8299** (UW Systems) or **(608) 265-8204** (UW Hospital & Clinics).

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

Underwritten by:
 COUNTRY Life Insurance Company
 Central Regional Office
 PO Box 64035
 St. Paul, MN 55164
 (800) 345-2436

GA-1117 (rev 10/05)

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