

OPTIONAL GROUP TERM LIFE INSURANCE PROGRAM

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

Who is eligible?

All full-time employees of the University of Wisconsin System and U.W. Hospital & Clinics Public Authority are eligible to participate in this employer-sponsored optional group term life insurance program.

Full-time employees include:

- Faculty, academic staff, graduate assistants and classified, including limited-term, employees.
- Those who annually hold a University appointment of one-third time or more.
- All University of Wisconsin Hospital & Clinic Public Authority full-time employees.

How do I apply for coverage?

Simply complete the enrollment application and return it to your Staff Benefits office. Your coverage will become effective on the first day of the month after your application is received by the Staff Benefits office.

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

No. If you enroll in the plan within the first 30 days of your employment begin date, 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 your first 30 days of employment, you still can apply. However, you will have to provide Evidence of Insurability when you apply for coverage by completing form GA-1129. Coverage will become effective on the first day of the month after your application is received by the Staff Benefits office, if it is approved by Mutual Service Life Insurance Company, the plan's underwriter.

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.

BENEFIT SCHEDULE			
AGE	LIFE	AD&D	MONTHLY PREMIUM
under 35	\$15,000	\$2,000	\$.60
35-39	13,000	2,000	.60
40-44	11,000	2,000	1.72
45-49	9,000	2,000	1.72
50-54	7,500	2,000	1.72
55-59	6,500	2,000	3.62
60-64	6,000	2,000	3.62
over 64	2,000	—	4.62

Are there any additional benefits available to me as a plan participant?

Yes. In addition to the group term life insurance benefit, your policy provides an accidental death and dismemberment benefit (AD&D) to insureds under the age of 65. The full AD&D benefit is payable to your beneficiary in the event of your accidental death, in addition to the Group Life Insurance benefit.



The full AD&D benefit is payable to you for the loss of both hands, both feet, the sight in both eyes, or any combination of two such losses if that loss occurred as a result of an accident.

One-half the benefit is payable to you for the accidental loss of one-hand, foot or the sight in one eye.

The AD&D benefits are payable for losses not associated with the duties of your employment, subject to the exclusions and provisions of the group master policy.

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. Your completed conversion application for the new policy as well as your first premium payment must be received by Mutual Service Life Insurance Company 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 Systems does 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) 263-7557.

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.

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



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