



Universities of Wisconsin Individual & Family Life Insurance Plan

Group term life and accidental death
and dismemberment (AD&D) insurance

Insurance products issued by:
Minnesota Life Insurance Company

Protect your family’s financial future

Term life and AD&D insurance

Group term life insurance benefits through the Universities of Wisconsin can help protect your family’s financial future against the unexpected loss of life, and income, during your working years. Employees who are eligible for State Group Health Insurance are eligible to enroll in Universities of Wisconsin Individual & Family Life Insurance Plan.

You have a one-time opportunity to elect employee coverage without evidence of insurability (proof of good health)

September 30 - October 25, 2024

- **Employee:** If you are not currently enrolled you can enroll in up to \$100,000.

If you are currently enrolled you can increase your existing coverage by \$100,000; not to exceed plan limits of \$300,000.

If you are currently enrolled, you can increase existing coverages by the following amounts during the Annual Increase Options without evidence of insurability (proof of good health). These options are available each year.

- **Spouse/Domestic Partner:** Increase existing coverage by \$5,000 or \$10,000
- **Child:** Increase existing coverage by \$2,500

To apply for coverage other than what’s outlined above, submit an [Evidence of Insurability application](#) to provide proof of good health.

A full list of life insurance coverage options available to you in the plan is outlined below.

Optional coverages

Employee term life and AD&D	\$5,000 increments	<ul style="list-style-type: none"> • Maximum: \$300,000 • Includes matching AD&D benefit
Spouse/Domestic Partner term life and AD&D	\$5,000 increments	<ul style="list-style-type: none"> • Maximum: \$150,000 • Includes matching AD&D benefit • Coverage may not exceed the amount of the employee’s coverage
Child term life and AD&D	\$2,500 increments	<ul style="list-style-type: none"> • Maximum: \$25,000 • Includes matching AD&D benefit • Children are eligible from live birth until age 26 • Coverage may not exceed the amount of the employee’s coverage

If your spouse/domestic partner or child is eligible for coverage as an employee, they cannot be covered as your dependent. A child may be covered by only one employee.



Monthly cost of coverage

Employee/spouse/domestic partner term life and AD&D insurance (rates/\$1,000/monthly)

Age	Employee	Spouse/ domestic partner
Under 28	\$0.023	\$0.031
28-30	0.025	0.034
31-33	0.032	0.043
34-36	0.037	0.050
37-39	0.045	0.061
40-42	0.068	0.092
43-45	0.108	0.145
46-48	0.130	0.176
49-51	0.181	0.245
52-54	0.232	0.314
55-57	0.323	0.436
58-60	0.403	0.528
61-63	0.556	0.658
64-66	0.799	0.918
67-69	1.117	1.278
70-72	1.724	1.981
73 and over	2.466	2.831

Child term life and AD&D One premium provides coverage for all eligible children

0.070 per \$1,000 per month

Note: Employee and spouse/domestic partner rates increase with age and are subject to change.

Learn more

Visit Securian's educational microsite to learn more about naming beneficiaries, the experience of applying for coverage that requires health questions and much more.

Visit securian.com/uw-ind-fam-life-insurance

Enroll

Log in to my.wisconsin.edu

Questions?

Reach out to your benefits contact at www.wisconsin.edu/ohrwd/benefits/contact/ if you have questions

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to Universities of Wisconsin Individual and Family Group Term Life Plan. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively-at-work requirement of the policy.

Insurance products are issued by Minnesota Life Insurance Company. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. The company is headquartered in St. Paul, MN. Minnesota Life is solely responsible for the financial obligations under the policies or contracts it issues.

Products are offered under policy form series 03-30540.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



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