



The University of North Carolina System (UNCS)  
Group term life insurance, accidental death  
and dismemberment (AD&D) insurance and  
lifestyle benefits

All eligible employees

Insurance products issued by: Securian Life Insurance Company

## Explore the benefits of life insurance



### Life insurance coverage available with no health questions

There are certain times in which you can enroll for coverage without answering health questions. Below is a summary of those options.

A full list of your life insurance coverage options is outlined on the next page. To apply for coverage other than what's outlined here, you'll answer three questions about your health history – along with height and weight. Applicants previously declined for coverage will be required to answer the health questions.

#### Within 31 days of initial eligibility

- Employee: One to three times your base annual earnings, not to exceed \$500,000
- Spouse/domestic partner: \$50,000
- Child: \$10,000
  - Health questions are never required for child coverage

#### During each annual enrollment and within 31 days of a family status change

- Employee: Currently enrolled may increase your existing coverage by one times your base annual earnings; not to exceed a new total of three times your base annual earnings or \$500,000
- Spouse/domestic partner: Currently enrolled may increase your spouse/domestic partner existing coverage by one increment; not to exceed a new total of \$50,000

#### Need additional coverage?

If you need more than the guaranteed issue amount noted above, you may elect additional coverage for you and your spouse/domestic partner by submitting evidence of insurability.



Initial eligibility refers to the first time a person is eligible for coverage. For you, the employee, this is when you're hired and become eligible for benefits.

For your spouse/domestic partner, it's when you become eligible for benefits or within 31 days of a new marriage.

If you do not enroll when first eligible, you are considered a late entrant and evidence of insurability is required for all requested coverage.



## Need more than the guaranteed issue amount? Here are your voluntary coverage options

<b>Employee voluntary life</b>	1-8x your base annual earnings	<ul style="list-style-type: none"> <li>• Maximum: \$1,000,000</li> <li>• Guarantee Issue: 1 to 3x your base annual earnings, not to exceed \$500,000. Evidence of Insurability is required if coverage exceeds 3x salary or \$500,000.</li> <li>• Includes matching AD&amp;D benefit</li> </ul>
<b>Spouse/domestic partner voluntary life</b>	Option 1: \$10,000 Option 2: Increments of \$25,000	<ul style="list-style-type: none"> <li>• Maximum: \$250,000</li> <li>• Guarantee issue: 1 increment or \$50,000</li> <li>• Coverage may not exceed 100% of the amount of the employee's voluntary term life coverage</li> </ul>
<b>Child voluntary life</b>	\$10,000	<ul style="list-style-type: none"> <li>• Children are eligible from live birth until age 26</li> <li>• You must be enrolled as an employee to apply for coverage for your child(ren)</li> </ul>

If your 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 voluntary life insurance (rates/\$1,000/month)

Age	Employee	Spouse/domestic partner
Under 25	\$0.040	\$0.023
25-29	0.044	0.027
30-34	0.049	0.032
35-39	0.055	0.038
40-44	0.063	0.046
45-49	0.087	0.070
50-54	0.135	0.118
55-59	0.221	0.204
60-64	0.351	0.334
65-69	0.633	0.616
70 -74	1.001	0.984
75-79	1.253	1.236
80 and over	1.830	1.813

#### **Voluntary child life** One premium provides coverage for all eligible children

\$10,000	\$0.50 per month
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Please note, rates are subject to change.



### Here's how to calculate your monthly premium:

Salary multiple selected	\$ _____
<b>X</b> Salary (rounded to next higher \$1,000)	\$ _____
<b>=</b> Total coverage	\$ _____
<b>÷</b> 1,000	\$ _____
<b>X</b> Your rate (based on your age)	\$ _____
<b>=</b> Monthly premium	\$ _____



### Need some guidance on how much life insurance you need?

Use Securian Financial's online benefits-decision tool, Benefit Scout®. By answering a few simple questions about your family and finances, you can determine the coverage that meets your needs.

[lifebenefits.com/UNCS](https://lifebenefits.com/UNCS)

## Your employer's group insurance programs help protect your financial wellness. And you and your family can rely on a suite of additional tools, support, guidance and services to help make life a little easier.

There is no additional fee or enrollment for these resources. Just access the services you need, whenever you need them. Lifestyle Benefits are automatically available to active U.S. employees insured with Securian Financial. Your spouse and insurance-eligible children can also use these resources, even if they're not covered under the insurance program.



### Legal, financial and grief resources

from LifeWorks by Morneau Shepell

Access professional services for a variety of needs - from legal matters and financial situations to coping with loss - through comprehensive web and mobile resources, as well as consultations.

- **Legal:** Includes resources such as will prep templates - and a free, 30-minute consultation per issue, by phone or in an attorney's office (additional services available at 25 percent discount).
- **Financial:** Includes telephone consults or 45-minute counseling session per issue on many topics - from budget analysis to tax planning. Includes online access to a financial fitness assessment.
- **Grief support:** Access master's-level consultants by phone for any stage of grief and referrals for loss support.

#### How to access:

[LifeBenefits.com/Lfg](https://www.lifebenefits.com/Lfg)

username: lfg  
password: resources

1-877-849-6034



### Travel assistance

from RedpointWTP LLC

24/7 online, pre-trip resources and support for emergency travel assistance and other services when traveling 50+ miles from home.

- **Pre-trip planning and trip support:** Get passport, visa, immunization and currency conversion info.
- **Medical evacuation services:** Pre-hospital/rental vehicle assistance, transport to nearest appropriate medical facility once hospitalized, mortal remains repatriation, return of dependent children/pets, family member visitation, and travel companion transport.
- **Security evacuation services:** Transfer to nearest safe area, ID theft support and assistance replacing lost/stolen luggage.

#### How to access:

[LifeBenefits.com/travel](https://www.lifebenefits.com/travel)

U.S./Canada:  
1-855-516-5433

All other locations:  
1-415-484-4677

Before traveling, call Redpoint to learn more and add this contact info into your phone.



### Legacy planning resources

from Securian Financial

Access a variety of online information/resources, including end-of-life and funeral planning, final arrangements, important directives and survivor assistance. After a claim is started, these additional services are available to beneficiaries by phone.

- **Funeral concierge:** Allows for coverage verification and direct payment to a funeral home so services can be provided before insurance payment is made.
- **Express Assignment™:** Same-day funeral home assignment service reduces concern about paying funeral expenses by working with the funeral home or lending agency.

#### How to access:

[securian.com/legacy](https://www.securian.com/legacy)



### Beneficiary financial coaching

from Pricewaterhouse-Coopers LLP

Independent, objective and free financial coaching program for beneficiaries includes:

- **Dedicated financial coaching:** Available monthly via phone for help with financial decisions during first 6 months after claim is paid. Includes coaching the following 6 months, as needed.
- **Access to PwC Envision™:** 12 months of mobile-enabled web application with budgeting, planning tools and content.
- **Financial fitness assessment:** Personalized wellness report outlines key action items to discuss with a financial coach.
- **Survivor guide workbooks:** Help make financial and legal decisions less overwhelming.

#### How to access:

Beneficiaries receiving \$25,000 or more will be invited to take advantage of this program when the life insurance claim is paid. Telephone financial guidance provided to beneficiaries receiving \$100,000+.

## Frequently asked questions

Q. What is term life and AD&D insurance?

A. Group term life insurance provides a cost-effective way to prepare for the unexpected by adding an extra level of protection during your working years. Your loved ones may benefit from life insurance to cover medical bills, funeral costs and estate management expenses. It can also be a critical resource in helping with your family's ongoing expenses.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection in the event that a covered accident results in an insured person's loss of life, hearing, sight, paralysis and more.

Q. Do I have to answer health questions?

A. Enrolling for coverage other than what is outlined on page one will require that you answer three questions about your health history, along with height and weight. Based on your answers, it will be determined whether anything further is needed to make a decision to approve or decline the application. If by any chance your application is not approved, you will still get any coverage that didn't require the health questions and it will not affect any coverage you already have.

Q. Can I take my coverage with me if I leave UNCS?

A. You can continue to be insured with Securian beyond active employment without answering health questions. Premiums are generally higher than those paid by active employees.

## Enroll

To enroll go to: <https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/>

Select your institution and enter your institution Login ID/Password. Or visit your institution's benefits website for enrollment instructions.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to The University of North Carolina System. 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.

Products are offered under policy form series 14-31700.

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



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[lifebenefits.com](https://lifebenefits.com)

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