



University of North Carolina (UNC)  
Group voluntary term life insurance  
All eligible employees

Insurance products issued by: Securian Life Insurance Company

# Explore the benefits of life insurance

## Voluntary life insurance coverage available

The death of a loved one can affect every aspect of an individual's life. Not only is it emotionally devastating, but suddenly, everyday expenses are much harder to afford. Planning ahead by selecting the right life insurance option is the first step to protecting and preparing your family for whatever is ahead.

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

To apply for coverage in excess of what's outlined below, 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. Please refer to the next page for a full list of your life insurance coverage options.

### 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.

## Here are your voluntary coverage options

<b>Employee voluntary life</b>	1-10x your base annual earnings	<ul style="list-style-type: none"> <li>• Maximum: \$1,500,000</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: \$500,000</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 both employee parents.

### 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

### 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	\$ _____

#### 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.

# Additional Resources

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 enrollment for these resources. Just access the services you need, whenever you need them. These additional resources are automatically available to active U.S. employees enrolled in UNC Voluntary Life or Voluntary AD&D plans. Your spouse/domestic partner and insurance-eligible children can also use these resources, even if they're not covered under the insurance program.



## Legal resources

TELUS® Health

Professional services for a variety of needs.

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% discount).

### How to access:

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

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:

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

Online information and resources to help with multiple aspects of legacy planning:

- **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)

1-888-658-0193  
Monday-Friday,  
7 a.m.-6 p.m. CT



## Empathy

Beneficiary support during life's most challenging moments.

As an employee enrolled in Voluntary Life or Voluntary AD&D, Empathy is available to life insurance beneficiaries at the time of a claim.

- **Dedicated Care Manager at the ready:** Live support available for expert guidance on all aspects of loss.
- **Personalized care plan:** A step-by-step roadmap tailored to the family's needs, helping them understand what to do next.
- **Probate and estate settlement guidance:** Assistance navigating the legal process of probate and settling their loved one's estate.
- **Time-saving tools:** Assistance to help simplify complicated tasks such as closing accounts, funeral planning and more.
- **Emotional and grief resources:** A wide collection of meditations, tools and resources available to help process grief.

### Learn more

Visit [join.empathy.com/securian](https://www.join.empathy.com/securian) for more information on available services or download the Empathy app and use access code: **emp-securian**.

## 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.<sup>1</sup>

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

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.

Q. Can I receive my life insurance benefit now?

A. Here's how it works. As part of your group life insurance policy, you may be able to access some of your benefit now – to help cover medical bills or pay other living expenses if you're terminally ill. The accelerated death benefit feature provides advance payment of the death benefit if you've been diagnosed with a terminal condition and your life expectancy is 12 months or less.

1. In certain circumstances the coverage you elect may require us to approve Evidence of Insurability (EOI) before coverage takes effect. If EOI is required, you should receive correspondence from us indicating we have approved your EOI before your employer deducts or submits premiums for the portion of coverage requiring EOI. If you have questions about whether EOI is required for coverage or has been approved, contact us at 866-889-6221.

## Enroll

To enroll go to: [myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment](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.

## 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/uncs-insurance](https://securian.com/uncs-insurance)



PREPARE  
PROTECT  
SECURE

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

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

Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for the financial obligations under the policies or contracts it issues.

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.