



Continuing coverage into retirement

Retirement is full of potential and you have worked hard to get to this stage. Even at this time of your life, you may still have obligations that would cause your loved ones to experience financial hardship should something happen to you. Life insurance can help lessen that possibility and provide you comfort in knowing you have the protection you need into retirement.

If you participate in the UNCS Voluntary Life Plan as an active employee:

When you retire, Securian Financial will contact you by mail regarding the options available for you and your spouse/domestic partner so that you can continue to have life insurance protection beyond active employment.

- You may elect to continue coverage for you and your spouse/domestic partner in any amount that is less than or equal to the amount of coverage you had as an active employee, on a guaranteed issue basis.
- Your election must be made within 31 days from the date you are no longer eligible for active life insurance coverage
- The maximum coverage for you is \$1,000,000
- The maximum coverage for your spouse/domestic partner is \$250,000
- In order for your spouse to continue coverage, you must be enrolled as a retiree in the Life Insurance Plan.

If you do not participate in the UNCS Voluntary Life Plan at the time of your retirement:

- You may enroll for Retiree Life Insurance for you and your spouse/domestic partner within 31 days of your retirement.
- You may select coverage in \$25,000 increments, up to a maximum of \$150,000
 - Complete enrollment form
- Enrolling for coverage above \$25,000 will require that you answer three questions about your health history, along with height and weight
 - Complete evidence of insurability form in addition to the enrollment form

Monthly cost of coverage

Employee voluntary life insurance (rate/\$1,000/month)

Age	Rate
Under 25	\$0.059
25-29	0.069
30-34	0.082
35-39	0.097
40-44	0.117
45-49	0.179
50-54	0.301
55-59	0.520
60-64	0.852
65-69	1.571
70-74	2.647
75-79	4.460
80-84	7.515
85-89	12.663
90-94	21.338
95-99	35.956

Please note, rates are subject to change.

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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