

# Utah Valley University

If your life were unexpectedly cut short, how would your family sustain its standard of living and meet future financial goals?

Be prepared by taking time to plan today. This document will provide you with details about coverage options, rates, automatically-included benefits and additional services available to you through your UVU Group Term Life Insurance plan.

## Group Life insurance options for full-time benefit eligible employees

Coverage type	Coverage options	Additional information
<b>Basic Life</b>	<ul style="list-style-type: none"> <li>Employee: \$50,000 (UVU paid)</li> <li>Spouse/child: \$5,000 (employee paid)</li> </ul>	<ul style="list-style-type: none"> <li>Age reductions apply beginning at age 65</li> </ul>
<b>Basic Accidental Death and Dismemberment (AD&amp;D)</b>	<ul style="list-style-type: none"> <li>Employee: \$50,000 (UVU paid)</li> </ul>	<ul style="list-style-type: none"> <li>The accidental dismemberment benefit is based on the type of loss sustained</li> <li>Age reductions apply beginning at age 70</li> </ul>
<b>Employee Voluntary Life</b> <i>Employee-paid</i>	<ul style="list-style-type: none"> <li>\$10,000 increments</li> <li>Maximum coverage is \$500,000 or five times base annual earnings, if less</li> </ul>	<ul style="list-style-type: none"> <li>Evidence of insurability is required outside of initial eligibility</li> <li>Age reductions apply beginning at age 65</li> </ul>
<b>Voluntary Accidental Death and Dismemberment (AD&amp;D)</b> <i>Employee-paid</i>	<p><b>Employee Plan</b></p> <ul style="list-style-type: none"> <li>\$25,000 increments</li> <li>Maximum coverage is \$500,000</li> </ul> <p><b>Family Plan</b></p> <p>Spouse (with children): 40% of employee's principal sum                      Spouse (no children): 50% of employee's principal sum                      Each child (with spouse): 15% of employee's principal sum                      Each child (no spouse): 20% of employee's principal sum</p>	<ul style="list-style-type: none"> <li>The accidental dismemberment benefit is based on the type of loss sustained</li> <li>Maximum coverage for a child is \$50,000</li> <li>If your death results from an accident, or you suffer a loss from an injury as defined in the plan, you may receive an additional benefit</li> </ul>
<b>Spouse Voluntary Life</b> <i>Employee-paid</i>	<ul style="list-style-type: none"> <li>\$5,000 increments</li> <li>Maximum coverage is \$200,000 or not to exceed 50% of employee's voluntary amount</li> </ul>	<ul style="list-style-type: none"> <li>Age reductions apply beginning at age 65</li> </ul>
<b>Child Voluntary Life</b> <i>Employee-paid</i>	<ul style="list-style-type: none"> <li>\$2,500 increments</li> <li>Maximum coverage is \$10,000 or not to exceed 50% of employee's voluntary amount</li> </ul>	<ul style="list-style-type: none"> <li>Coverage is available from live birth to age 26</li> </ul>

## Additional benefits

- **Portability** — You may take your coverage with you and pay premiums directly to Minnesota Life. Portable coverage must be applied for within 31 days of termination or retirement. Premiums may be higher than those paid by active employees.
- **Conversion** — You have the option to convert your life coverage to an individual life policy within 31 days of termination or retirement.
- **Waiver of Premium** — Life premiums may be waived if you become disabled before age 60.
- **Accelerated Benefit** — If you become terminally ill with 12 months or less to live, you may request up to 100 percent of your life insurance amount, without fees.

## Services available

- **Beneficiary Financial Counseling** — Beneficiaries who receive at least \$25,000 in policy benefits may choose to use independent beneficiary counseling services from PricewaterhouseCoopers LLP (PwC). PwC is a professional services firm with decades of experience in personal financial counseling and education. The PwC financial counseling services are designed to help families understand and address financial decisions at a difficult time. PwC advisors do not sell insurance or investment products, and no information will be given to PwC without your beneficiary's written consent. There is no cost to the employee or beneficiary for this service.
- **Health and Wellness Program** — Employees may take advantage of tools to make healthier lifestyle choices through a program from Ceridian LifeWorks. It includes an online Life Health Assessment, focusing on behaviors you have the ability to change; personalized health coaching for preventative health and alternative care by specifically trained health educators; referrals to local health providers and programs and access to the “best-in-class” online and print educational resources.
- **Legal Services** — Employees may take advantage of legal services through Ceridian LifeWorks. The program gives employees and their dependents telephone access to a national network of 22,000 attorneys for consultation on simple wills and testamentary trusts and simple power-of-attorney and health directives. Document review and drafting also is available.

**For more information** on this program, please call Ceridian LifeWorks at 1-877-849-6034 or visit [www.lifeworks.com](http://www.lifeworks.com):

Username: *will* Password: *preparation*

- **Travel Assistance** — Provided by Europ Assistance USA, coverage provides 24-hour emergency travel service for U.S. group life insurance plan participants and their families\* when they are traveling for business or pleasure more than 100 miles from home. The service includes assistance in locating and accessing physicians, dentists, medical facilities and pharmacies, arranging and paying for medical evacuation or returning mortal remains, providing interpreters or relaying messages to friends and family and offering a wide range of travel information. There is no cost to the employee for this service.

\*Family coverage does not require travel with the employee.

**For more information** on this program, please call Europ Assistance USA at 1-877-708-6992 or visit [www.lifebenefits.com/travelassistance](http://www.lifebenefits.com/travelassistance).

## Cost of coverage

### Employee and Spouse Voluntary Life Rates

Age	Non-Smoker	Smoker
	Rate / \$1,000 / Month	Rate / \$1,000 / Month
Under 30	\$.050	.086
30 – 34	.072	.086
35 – 39	.081	.113
40 – 44	.095	.142
45 – 49	.149	.227
50 – 54	.208	.312
55 – 59	.387	.529
60 – 64	.594	.669
65 – 69	1.143	1.270
70 and over	1.854	2.060

Rates increase with age and are subject to change.

### Child Voluntary Life

\$0.10 / \$1,000 / month

### Voluntary AD&D

Employee: \$0.020 / \$1,000 / month

Family: \$0.028 / \$1,000 / month

**If you have questions** about your Group Life Insurance plan please contact your Human Resources department.

## MINNESOTA LIFE

**Minnesota Life Insurance Company**  
A Securian Company

**Group Insurance**  
[www.lifebenefits.com](http://www.lifebenefits.com)

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This is a summary of plan provisions related to the insurance policy issued by Minnesota Life to Utah Valley University. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall override this document.

Products are offered under policy form series number MHC-96-13180.43 and 02-30428.43.