

LIFE INSURANCE WITH OPTIONAL AD&D

Administered by UnitedHealthcare

No one wants to think about the possibility of death, but it's important that you ensure your family's financial security in the event that something happens. Term Life insurance offers financial security for you and your family.

LSU has partnered with UnitedHealthcare to provide life insurance for active employees and their families.

As a new employee:

- **Employee** = you may elect coverage in increments of \$10,000, up to a total of 5 times your annual salary or \$500,000, without evidence of insurability (EOI).
- **Spouse** = you may elect coverage in increments of \$5,000 up to a total amount of \$100,000 (not to exceed 50% of employee amount), without EOI.
- **Eligible children** (up to age 26) = increments of \$5,000, up to \$20,000. No EOI is required.

If you do not enroll within the first 30 days of your new hire or new eligibility, you can apply at anytime, but must submit evidence of insurability (EOI) and be approved before your coverage can begin.

Employee and spouse premiums are age based; therefore, premiums will increase each time you move up an age band. Child(ren) rates are based on amount of coverage.

Coverage	Monthly Premium
Dependent Life Coverage and Rates	
\$5,000	\$0.35
\$10,000	\$0.70
\$15,000	\$1.05
\$20,000	\$1.40

To calculate your monthly premium, multiply the rates below by the amount of coverage you would like to purchase. Please note the rates are per \$10,000. For example, if you would like \$50,000 you would multiply the rate by 5.

For a short informational video, please visit http://www.brainshark.com/UHCSB/LSU_LIFE_ADD. This link can be found on the LSU website—www.lsu.edu/benefits.

Age Bands	Rates
Amounts per \$10,000	
< 24	\$0.32
25-29	\$0.39
30-34	\$0.45
35-39	\$0.57
40-44	\$0.71
45-49	\$1.00
50-54	\$1.70
55-59	\$2.60
60-64	\$3.94
65-69	\$6.50
70-74	\$12.23
75-79	\$20.46
80-84	\$36.33
85 <	\$68.66

Optional AD&D coverage provides benefits due to certain injuries or accidental death. If purchased, coverage amount must equal amount of life insurance.

	Rates
AD&D Rates	
Per \$10,000	\$0.31

Customer Service: 1 (888) 299-2070

Policy Number: 303972