

Life Insurance

GROUP LIFE INSURANCE

The State of Connecticut offers employees a contributory basic life insurance plan and an employee-pay-all supplemental life insurance plan, both administered through Dearborn National (Fort Dearborn, formerly Medical Life Insurance). Employees who enroll within 31 days of their hire date do not have to provide evidence of good health, and the coverage will be effective on the six month anniversary of continuous employment. If you are enrolled in basic life insurance at retirement, you will qualify for a reduced amount of life insurance in retirement at no cost to you.

Schedule of Basic Life Insurance

Yearly Gross Compensation (With Biweekly Equivalent) At Least But Less Than		Amount of Insurance	Biweekly Contributions
Less Than	\$4,500 (\$172.41)	\$8,000	\$1.60
\$4,500 (\$172.41)	5,500 (\$210.73)	9,000	1.80
5,500 (\$210.73)	6,500 (\$249.04)	10,000	2.00
6,500 (\$249.04)	7,500 (\$287.36)	11,000	2.20
7,500 (\$287.36)	8,500 (\$325.67)	12,000	2.40
8,500 (\$325.67)	9,500 (\$363.98)	13,000	2.60
9,500 (\$363.98)	10,500 (\$402.30)	14,000	2.80
10,500 (\$402.30)	11,500 (\$440.61)	15,000	3.00
11,500 (\$440.61)	12,500 (\$478.93)	16,000	3.20
12,500 (\$478.93)	13,500 (\$517.24)	17,000	3.40
13,500 (\$517.24)	14,500 (\$555.56)	18,000	3.60
14,500 (\$555.56)	15,500 (\$593.87)	19,000	3.80
15,500 (\$593.87)	16,500 (\$632.18)	20,000	4.00
16,500 (\$632.18)	17,500 (\$670.50)	21,000	4.20
17,500 (\$670.50)	18,500 (\$708.81)	22,000	4.40
18,500 (\$708.81)	19,500 (\$747.13)	23,000	4.60
19,500 (\$747.13)	20,500 (\$785.44)	24,000	4.80
20,500 (\$785.44)	21,500 (\$823.75)	25,000	5.00
21,500 (\$823.75)	22,500 (\$862.07)	26,000	5.20
22,500 (\$862.07)	23,500 (\$900.38)	27,000	5.40
23,500 (\$900.38)	24,500 (\$938.70)	28,000	5.60
24,500 (\$938.70)	25,500 (\$977.01)	29,000	5.80
25,500 (\$977.01)	26,500 (\$1,015.33)	30,000	6.00
26,500 (\$1,015.33)	27,500 (\$1,053.64)	31,000	6.20
27,500 (\$1,053.64)	28,500 (\$1,091.95)	32,000	6.40
28,500 (\$1,091.95)	29,500 (\$1,130.27)	33,000	6.60
29,500 (\$1,130.27)	30,500 (\$1,168.58)	34,000	6.80
30,500 (\$1,168.58)	31,500 (\$1,206.90)	35,000	7.00
31,500 (\$1,206.90)	32,500 (\$1,245.21)	36,000	7.20
32,500 (\$1,245.21)	33,500 (\$1,283.52)	37,000	7.40
33,500 (\$1,283.52)	and over*	38,000	7.60

*Refer to the schedule on the page that follows if you are a member of AAUP or UCPEA, a Managerial/Confidential employee, a Postdoctoral Fellow, or Law School faculty member.

Schedule of Supplemental Life Insurance

Note: Employee must be enrolled in Basic Life Insurance to participate.

In addition to the basic life insurance plan, supplemental life insurance benefits are available to eligible employees, as described below:

Eligibility	Amount of Insurance
Employees whose collective bargaining unit agreement allows for coverage	An amount, in increments of \$5,000, selected by the employee, when added to the employee's Basic Life Insurance, will not exceed \$50,000. In no event will the Supplemental amount be less than \$5,000.
Employees whose yearly gross pay is \$45,500 or more and who are: - AAUP, - UCPEA, - Managerial/Confidential, - Postdoctoral Fellow, or - Law School Faculty	An amount, in increments of \$5,000, selected by the employee, to a maximum of \$50,000

Amount of Insurance Elected	Bi-Weekly Rate
5,000	2.54
10,000	5.08
15,000	7.62
20,000	10.15
25,000	12.69
30,000	15.23
35,000	17.77
40,000	20.31
45,000	22.85
50,000	25.38

ADDITIONAL LIFE INSURANCE

Term Life Insurance through Dearborn National¹

The State of Connecticut offers full-time active employees, retirees, spouses, civil union partners, and children interested in supplementing their life insurance coverage a Term Life Insurance Program. Employees and retirees must participate in the State's Basic Group Life Insurance Program to be eligible.

For more information, contact Dearborn National at (866) 858-1171.

Aetna Group Universal Life Insurance (GUL)

The University of Connecticut offers employees a Universal Life Insurance program through Aetna with discounted group term insurance rates and a cash value option. Employees select the amount of coverage, from a minimum of \$10,000 to a maximum of five times salary. Spouse and children coverage is available, even if the employee does not participate. Coverage can be continued at group rates when employment ends.

For more information, call Charles Dyson at (860) 429-9000 or toll-free at (800) 594-7310 or visit the College Benefits Group website at www.collegebenefitsgroup.com.

ING Universal Life Insurance¹

Universal Life Insurance from ING is available to full-time, active employees working 17.5 or more hours per week, spouses, civil union partners, children and grandchildren (grandchildren who are residents of New York and under the age of 14 ½ are not eligible). If you are interested in supplementing your life insurance coverage on a qualified issue basis, call ING Employee Benefits at (888) 909-4274.

¹ *Open enrollment periods are conducted for these benefits. Eligible employees will be allowed to enroll during the open enrollment period without the need for medical underwriting or a physical examination, subject to certain coverage limitations. This privilege will be extended to new employees hired within 31 days after the open enrollment period concludes.*