



College of Menominee Nation (#0478069)

Your Summary of Basic Life and AD&D Ultra® Benefits

Group Life Insurance Benefits

Protecting your greatest asset - your family

Am I eligible for coverage?

You qualify if you are an active full employee working **at least 30 hours a week**. You must be working in an eligible group as defined by your employer. If you are a new hire or have not been previously covered by your employer's plan, you may need to complete a probationary or waiting period of **60** days before your coverage begins.

When does my coverage begin?

When does coverage become effective?*

The "**Guaranteed Issue Amount**" is the most coverage you can get without having to submit Evidence of Insurability (EOI). Coverage up to the Guaranteed Issue Amounts will begin on a **date determined by your employer**.

*You must be actively-at-work for your coverage to begin. Other rules may apply. Please review your policy documents for more information.

Do I have to provide **proof of good health (EOI)** to enroll?

EOI is **not required** up to the maximum "Guaranteed Issue Amounts" if you enroll in the **Voluntary** Life insurance during this **Open Enrollment** period. An EOI Form (medical questionnaire) will be required for amounts over the "Guaranteed Issue Amounts" and for any amount if you enroll late. Previously declined will require an EOI Form.

When will coverage that **requires proof of good health (EOI)** begin?

Coverage will begin after Aetna reviews and approves your EOI. If EOI is not approved, coverage will be limited to any "Guaranteed Issue Amounts" that apply.

How much coverage does my Employer provide?

Employer Paid - Term Life

Your employer pays for a benefit in the amount of:

- **You:** 1 times your basic annual earnings rounded to the next higher \$1,000 to a maximum of \$100,000
- **Your spouse:** \$2,000
- **Child(ren):** \$1,000

Life insurance provides your loved ones with financial protection if you die. It can help pay your final expenses like funeral and burial; everyday living expenses like mortgage or rent, car payments and groceries; future expenses such as college tuition payments.

Employer Paid - AD&D Ultra®

Your employer pays for a benefit in the amount of:

- **You:** 1 times your basic annual earnings rounded to the next higher \$1,000 to a maximum of \$100,000

AD&D Ultra provides additional financial protection for the unexpected. AD&D Ultra pays a benefit if you are dismembered as the result of an accident, or an additional benefit to your life insurance benefit if you die as the result of an accident. It will also provide benefits for accidental; loss of eyesight, hearing or speech, loss of a limb, loss of limb use due to paralysis, disfiguring third-degree burns, or coma. Your basic coverage may begin to reduce when you reach a certain age.