

Louisiana State University  
Summary of Benefits

Effective 01.01.15

<b>Am I Eligible?</b>	You are eligible if you are an Active, Salaried Academic, Unclassified or Classified Employee working at 75% full-time employment or greater, per pay period (average 30 hours per week), with an appointment of more than 120 days or one regular academic semester.
<b>How much Employee Voluntary AD&amp;D can I purchase?</b>	You can purchase Voluntary AD&D Insurance in the amount of \$27,500, \$55,000, \$82,500, \$110,000, \$165,000, \$220,000, \$275,000 or \$300,000.
<b>How much Spouse Voluntary AD&amp;D can I purchase?</b>	If you elect Employee Voluntary AD&D Insurance for yourself, you may choose to purchase Spouse Voluntary AD&D Insurance up to \$150,000, however not to exceed 50% of the employee's Voluntary AD&D amount if there are no insured Dependent Children; or 40% if there are Dependent Children insured at the time of the Accident..  You may not elect coverage for your Spouse if they are already covered as an Employee under this policy.
<b>How much Child(ren) Voluntary AD&amp;D can I purchase?</b>	If you elect Voluntary AD&D Insurance for yourself, you may choose to purchase Child(ren)* Voluntary AD&D Insurance up to \$45,000; however not to exceed 15% of the employee's Voluntary AD&D amount if there is no insured Spouse; or 10% if there is an insured Spouse at the time of the Accident.. <i>*Eligible Child(ren) are from 14 days to age 26.</i>
<b>What does AD&amp;D provide me?</b>	Accidental Death & Dismemberment (AD&D) provides benefits due to certain injuries or death from an accident.* The covered injuries or death can occur up to 365 days after the accident. The AD&D Insurance pays certain percentages of the benefit amount based on the injury sustained. Refer to the certificate of coverage for the complete AD&D Benefit schedule. Coverage includes an additional benefit of \$25,000 for use of Seatbelt only or Seatbelt and Air Bag for loss of life.  Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage provided to you.  <i>*Some state variations may apply.</i>
<b>What is a beneficiary?</b>	Your beneficiary is a person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are covered under the policy. You, as the employee, must select your beneficiary when you complete your enrollment application; your selection is legally binding. You are automatically the beneficiary for any Spouse or Child(ren) coverage.
<b>Are any resources available for beneficiaries?</b>	<b>Beneficiary Services:</b> Provides beneficiaries with services for grief consultation, financial/legal assistance and referral to community resources. For more information, call (866)302-4480. <b>(see below for more details)</b>

This is a summary of benefits only and does not include all plan provisions, exclusions, and limitations relating to your coverage. Please refer to your Certificate of Coverage. If differences exist between this summary and your Certificate of Coverage, the Certificate of Coverage will govern.



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<b>Are there other limitations to enrollment?</b>	You must be Actively at Work with your employer on the day your coverage takes effect.
<b>Does my coverage reduce as I get older?</b>	<p><u>Employee</u> Voluntary AD&amp;D coverage reduces to 82.5% of the original amount at age 70; to 57.5% of the original amount at age 75; to 37.5% of the original amount at age 80 and to 20% of the original amount at age 85.</p> <p><u>Spouse</u> Voluntary AD&amp;D coverage reduces the same as the employee's.</p>

**Voluntary AD&D COST SUMMARY (Current Monthly Rates per \$1,000)**

<b>Voluntary AD&amp;D Employee Only</b>	<b>\$0.030</b>
<b>Voluntary AD&amp;D – Employee + Family</b>	<b>\$0.045</b>

*Premium Calculation Samples*

**Voluntary AD&D:**

- **Employee Only:**  $\$110,000 \div \$1,000 \times \$0.030 = \$3.30$  Monthly
- **Employee and Family:**  $\$110,000 \div \$1,000 \times \$0.045 = \$4.95$  Monthly

**Employee and Family coverage in this example includes:**

- Employee - \$110,000
- Spouse (40%) - \$44,000
- Child(ren) (10%) - \$11,000

**Total Family coverage: \$165,000**

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### Important Details

#### Exclusions:

AD&D Insurance does not cover losses caused by or contributed to by:

\*Disease, bodily or mental infirmity, suicide or intentionally self-inflicted injury, commission of an assault or felony, war, use of any drug unless prescribed by physician, driving while intoxicated, engaging in any hazardous activities, or travel in a private aircraft.

Other exclusions may apply depending upon your coverage. Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.

As is standard with most term life Insurance, this Insurance coverage includes certain limitations and exclusions:

- \*Death by suicide (two years).

\* Some state variations may apply

#### Value-Added Services (All features may not apply. Some states may have restrictions.)

**Beneficiary Services:** Provides beneficiaries with services for grief consultation, financial/legal assistance and referral to community resources. **For more information, call 866-302-4480.**

- Toll-free line available 24/7 as well as referrals for face-to-face counseling. Specialists provide in-depth consultation, information and referral to community resources such as grief support groups. Includes access to a national network of credentialed clinicians for grief and loss counseling. Beneficiaries receive two complimentary sessions.\*\*
- Financial and Legal Services. Telephonic access to financial consultants for assistance with financial decision-making. Includes access to a network of 22,000 attorneys for either a 30-minute telephonic or an in-person consultation. Clients may retain the same attorney for representation at a discounted rate. Legal services provided by CLC, Inc.
- Communication Support. We provide a "Beneficiary Kit" with informational resources to help beneficiaries with the emotional and financial process that follows the loss of a loved one.

**Wealth Management Account:** An enhanced benefit payment process. Life claim proceeds in excess of \$5,000 will automatically be deposited into an OptumBank Wealth Management Account (WMA). Beneficiaries receive an FDIC-insured, beneficiary-owned, interest earning account with convenient access to their claim proceeds via debit card or checkbook.\*\*\*

\*\*Beneficiary Services offered thru United Behavioral Health, a company of UnitedHealth Group.

\*\*\*Eligibility for automatic deposit into an OptumHealth Bank Wealth Management Account is subject to qualifying conditions evaluated by OptumHealth Bank and UnitedHealthcare Specialty Benefits at the time of claim review to include limited availability in certain states. For more information please contact your Specialty Benefits representative. OptumHealth Bank, Member FDIC, is part of the financial services unit of OptumHealth, a health and wellness company serving more than 60 million people. OptumHealth is a UnitedHealth Group (NYSE:UNH) company.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company; Unimerica Insurance Company; and in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. Texas Coverage is provided on Form LASD-POL-TX (05/03), Form UHCLD-POL 2/2008-TX, or UICLD-POL-TX 4/5.

UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI; Unimerica Life Insurance Company of NY in New York, NY.

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