

Life and AD&D Coverage Options

Life Insurance Options

Life insurance pays benefits if you die or if a dependent dies while covered by the plan. Adequate life insurance can provide important financial protection for you and your family. This section describes your UniversityFlex life insurance options.

You must purchase at least \$5,000 of employee life insurance. Additional coverage also is available. You also may purchase spouse/domestic partner and dependent life insurance.

Fast Facts

- *At your initial enrollment you may select life insurance without evidence of insurability.* You may purchase up to \$50,000 of employee life insurance and/or spouse/domestic partner life insurance without evidence of insurability.
- *When your coverage takes effect.* Subject to the active work requirement, your life insurance becomes effective on the date you enroll unless evidence of insurability is required.

When Evidence of Insurability is Required

You must submit evidence of insurability to Standard Insurance Company by completing the Medical History Statement Form if you select employee life insurance or spouse/domestic partner life insurance over \$50,000, or for any amount if you enroll after 60 days of first becoming eligible. The form is available online at ohsu.edu/hr/benefits/benefits_forms.shtml or from the HR Benefits Office. If Standard Insurance Company approves your increase, coverage will take effect on the first of the month following the approval if you meet the active work requirement on that day.

2007 Monthly Costs for Life Insurance

You pay for employee life insurance coverage of up to \$50,000 on a before-tax basis. If you select more than \$50,000 of employee life insurance, you pay for coverage on an after-tax basis. You pay for spouse/domestic partner and dependent life insurance coverage on an after-tax basis.

Employee Life Insurance (coverage in thousand dollar amounts)										
Age	\$5	\$25	\$50	\$75	\$100	\$125	\$150	\$175	\$200	\$225
<30	\$0.70	\$1.50	\$2.50	\$3.50	\$4.50	\$5.50	\$6.50	\$7.50	\$8.50	\$9.50
30-34	0.70	1.70	2.95	4.20	5.45	6.70	7.95	9.20	10.45	11.70
35-39	0.70	1.90	3.40	4.90	6.40	7.90	9.40	10.90	12.40	13.90
40-44	0.70	2.30	4.30	6.30	8.30	10.30	12.30	14.30	16.30	18.30
45-49	0.70	3.30	6.55	9.80	13.05	16.30	19.55	22.80	26.05	29.30
50-54	0.70	4.70	9.70	14.70	19.70	24.70	29.70	34.70	39.70	44.70
55-59	0.70	6.50	13.75	21.00	28.25	35.50	42.75	50.00	57.25	64.50
60-64	0.70	9.30	20.05	30.80	41.55	52.30	63.05	73.80	84.55	95.30
65-69	0.70	15.90	34.90	53.90	72.90	91.90	110.90	129.90	148.90	167.90
70+	0.70	28.50	63.25	98.00	132.75	167.50	202.25	237.00	271.75	306.50

Spouse/Domestic Partner Life Insurance (coverage in thousand dollar amounts)										
Age	\$25	\$50	\$75	\$100	\$125	\$150	\$175	\$200	\$225	
<30	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	
30-34	1.25	2.50	3.75	5.00	6.25	7.50	8.75	10.00	11.25	
35-39	1.50	3.00	4.50	6.00	7.50	9.00	10.50	12.00	13.50	
40-44	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	18.00	
45-49	3.25	6.50	9.75	13.00	16.25	19.50	22.75	26.00	29.25	
50-54	5.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00	45.00	
55-59	7.25	14.50	21.75	29.00	36.25	43.50	50.75	58.00	65.25	
60-64	10.75	21.50	32.25	43.00	53.75	64.50	75.25	86.00	96.75	
65-69	19.00	38.00	57.00	76.00	95.00	114.00	133.00	152.00	171.00	
70+	34.75	69.50	104.25	139.00	173.75	208.50	243.25	278.00	312.75	

Dependent Life Insurance

\$1.46 to cover your spouse/domestic partner and/or child(ren)

\$250	\$275	\$300	\$325	\$350	\$375	\$400	\$425	\$450	\$475	\$500
\$10.50	\$11.50	\$12.50	\$13.50	\$14.50	\$15.50	\$16.50	\$17.50	\$18.50	\$19.50	\$20.50
12.95	14.20	15.45	16.70	17.95	19.20	20.45	21.70	22.95	24.20	25.45
15.40	16.90	18.40	19.90	21.40	22.90	24.40	25.90	27.40	28.90	30.40
20.30	22.30	24.30	26.30	28.30	30.30	32.30	34.30	36.30	38.30	40.30
32.55	35.80	39.05	42.30	45.55	48.80	52.05	55.30	58.55	61.80	65.05
49.70	54.70	59.70	64.70	69.70	74.70	79.70	84.70	89.70	94.70	99.70
71.75	79.00	86.25	93.50	100.75	108.00	115.25	122.50	129.75	137.00	144.25
106.05	116.80	127.55	138.30	149.05	159.80	170.55	181.30	192.05	202.80	213.55
186.90	205.90	224.90	243.90	262.90	281.90	300.90	319.90	338.90	357.90	376.90
341.25	376.00	410.75	445.50	480.25	515.00	549.75	584.50	619.25	654.00	688.75

\$250	\$275	\$300	\$325	\$350	\$375	\$400	\$425	\$450	\$475	\$500
\$10.00	\$11.00	\$12.00	\$13.00	\$14.00	\$15.00	\$16.00	\$17.00	\$18.00	\$19.00	\$20.00
12.50	13.75	15.00	16.25	17.50	18.75	20.00	21.25	22.50	23.75	25.00
15.00	16.50	18.00	19.50	21.00	22.50	24.00	25.50	27.00	28.50	30.00
20.00	22.00	24.00	26.00	28.00	30.00	32.00	34.00	36.00	38.00	40.00
32.50	35.75	39.00	42.25	45.50	48.75	52.00	55.25	58.50	61.75	65.00
50.00	55.00	60.00	65.00	70.00	75.00	81.60	85.00	90.00	95.00	100.00
72.50	79.75	87.00	94.25	101.50	108.75	116.00	123.25	130.50	137.75	145.00
107.50	118.25	129.00	139.75	150.50	161.25	172.00	182.75	193.50	204.25	215.00
190.00	209.00	228.00	247.00	266.00	285.00	304.00	323.00	342.00	361.00	380.00
347.50	382.25	417.00	451.75	486.50	521.25	556.00	590.75	625.50	660.25	695.00

Remember ...

If both you and your spouse or domestic partner work for OHSU, total coverage per person is limited to \$500,000 of employee and/or spouse/domestic partner life insurance.

Employee Life Insurance

You must select at least \$5,000 in employee life insurance. If you need more coverage, UniversityFlex offers additional protection – from \$25,000 up to \$500,000, in increments of \$25,000.

You may select coverage up to \$50,000 without evidence of insurability during initial enrollment only. If you want to purchase more than \$50,000, you must provide Standard Insurance Company with evidence of insurability, which must be approved before coverage will take effect.

Optional Spouse/Domestic Partner Life Insurance

You also may select life insurance for your spouse or domestic partner. You must apply for optional employee life insurance before you may apply for spouse/domestic partner life insurance. The amount of spouse/domestic partner life insurance cannot exceed the amount of employee life insurance you have selected. This coverage is available in increments of \$25,000, up to \$500,000.

As with employee life insurance, you may purchase up to \$50,000 of spouse/domestic partner life insurance without providing evidence of insurability during initial enrollment only. If you want more than \$50,000 of insurance or if you enroll late, Standard Insurance Company must approve your spouse's/domestic partner's evidence of insurability before coverage will take effect. After the initial enrollment period, you may enroll in spouse/domestic partner life insurance within 31 days of marriage or completion of an affidavit of domestic partnership.

Optional Dependent Life Insurance

You may select \$4,000 of dependent life insurance for your spouse, domestic partner and child(ren). This is separate from employee and spouse/domestic partner life insurance. You must apply for a minimum of \$25,000 in optional employee life insurance to enroll in dependent life insurance.

After the initial enrollment period, you may enroll in dependent life insurance within 31 days of gaining your first eligible dependent or within 31 days following the birth or adoption of your first child.

Note: This plan is not available during the open enrollment period.

Your Living Benefit

If you or your spouse/domestic partner becomes terminally ill with a life expectancy of 12 months or less, as determined by your physician, a one-time lump sum living benefit is available if you participate in OHSU's life insurance program.

The minimum benefit is the lesser of \$5,000 or 10 percent of your life insurance amount, and the maximum is 75 percent of your life insurance coverage amount – you decide how much you need. You or your beneficiary would receive the balance of your life insurance benefit, less any interest charges, when you or your spouse/domestic partner dies.

Suicide Exclusion

If you or your spouse/domestic partner's death results from suicide or other intentionally self-inflicted injury, the benefit payable will exclude any amounts of optional employee life insurance or optional spouse/domestic partner life insurance which have not been in effect continuously for at least two years on the date of death.

Things to Consider

As you make your life insurance enrollment decisions, you may want to ask the following questions:

- When was the last time you really thought about the amount of income your beneficiaries would have if you were to die? You can determine your life insurance needs by adding up expenses that your beneficiaries might have. Subtract any income, including benefits from other life insurance policies, that would be available to them from this total.
- Do you have an individual life insurance policy? Do you have the opportunity to purchase this coverage elsewhere, such as through your spouse's/domestic partner's employer? If so, how does the other life insurance compare to OHSU's life insurance?
- What expenses would your family have in the future (such as college)? What outstanding debts would your family have (for example, house payments)?

Accidental Death and Dismemberment (AD&D) Coverage

UniversityFlex offers you AD&D coverage to provide financial protection if you or a covered family member experiences a covered loss or dies. Remember, AD&D benefits are paid in addition to any life insurance if you or a covered family member dies accidentally.

Fast Facts

- *AD&D means added financial protection.* If you die as a result of an accident, your beneficiary will receive your AD&D benefits in addition to any life insurance you select.

2007 Monthly Costs for AD&D Coverage

You pay for AD&D coverage on an after-tax basis.

For You		For You and Your Family	
Coverage Amount	Monthly Cost	Coverage Amount	Monthly Cost
\$50,000	\$1.00	\$50,000	\$2.00
\$100,000	\$2.00	\$100,000	\$4.00
\$150,000	\$3.00	\$150,000	\$6.00
\$200,000	\$4.00	\$200,000	\$8.00
\$250,000	\$5.00	\$250,000	\$10.00
\$300,000	\$6.00	\$300,000	\$12.00
\$350,000	\$7.00	\$350,000	\$14.00
\$400,000	\$8.00	\$400,000	\$16.00
\$450,000	\$9.00	\$450,000	\$18.00
\$500,000	\$10.00	\$500,000	\$20.00

AD&D Coverage

If you select AD&D for yourself, you also may cover your eligible family members.

Employee Coverage

For AD&D benefits to be payable, satisfactory written proof of loss must be provided, the accident must occur while the person is insured under the group policy, the loss must occur within 365 days after the date of the accident, and the loss must be caused solely and directly by accidental bodily injuries and independently of all other causes.

If you lose ...	You will receive ...
<ul style="list-style-type: none"> ■ Both hands, both feet, sight in both eyes; ■ One hand and one foot; ■ Either hand or foot and sight in one eye; ■ Speech and hearing in both ears; or ■ Quadriplegia 	100% of your AD&D benefits
<ul style="list-style-type: none"> ■ Sight in one eye; ■ Either hand or foot; ■ Speech or hearing in both ears; ■ Paraplegia; or ■ Hemiplegia 	50% of your AD&D benefits
<ul style="list-style-type: none"> ■ A thumb and index finger of the same hand 	25% of your AD&D benefits (this is not payable if an AD&D benefit is payable for loss of your entire hand)

Your beneficiary will receive 100 percent of your AD&D coverage if you die as a result of an accident.

No more than 100 percent of your AD&D coverage amount will be paid for all of the above losses incurred as the result of one accident.

Family Coverage

If you select AD&D, you also may cover your family, at the amounts shown below.

If AD&D covers ...	Family AD&D coverage will be ...
Your spouse/domestic partner only	50% of your AD&D benefit
Your spouse/domestic partner and/or child(ren)	40% of your AD&D benefit for your spouse/domestic partner 15% of your AD&D benefit for each child

MEDEX Travel Assist

MEDEX Travel Assist provides employees with the security of knowing that they have immediate access to services should they face a medical or legal emergency while traveling. MEDEX Travel Assist consists of a broad array of services, including security-related advice and referrals for members traveling outside of the United States. Whether you travel for business or pleasure, whether it's 100 or 10,000 miles from home, the program works to protect you every hour, every day of the year. MEDEX Assist services are available 24 hours a day, every day of the year. If you need help, simply call the appropriate number on your ID card and follow the instructions listed there. Professional coordinators at the Assistance Center will act quickly and efficiently to serve you.

Career Adjustment Benefit

If you and your spouse/domestic partner are covered under AD&D and you die in an accident, your spouse/domestic partner will receive a career adjustment benefit of 5 percent of your AD&D coverage, up to \$5,000, for additional education in order to earn an adequate income for his or her family. This benefit is paid in addition to your other AD&D benefits.

Higher Education Benefit

If you and your children are covered under AD&D and you die in an accident, each of your insured children who is registered and in full-time attendance at an accredited institution of higher education beyond the 12th grade (or in 12th grade and will be registered within one year) will receive an annual higher education benefit. The annual benefit is 5 percent of your AD&D coverage, up to \$5,000. If there are no children eligible, \$1,500 will be paid to your named beneficiary.

Seat Belt Benefit

If you are covered by the AD&D and additional employee life plans and die in a car accident while wearing your seat belt, your beneficiary will receive an additional benefit (whichever is least):

- Your optional employee life insurance,
- Your AD&D coverage, or
- \$50,000.

Public Transportation Benefit

If you or your insured dependent dies in an accident while a fare-paying passenger on public transportation, the first \$150,000 of the AD&D benefit payable for the accident will be doubled.

Occupational Assault Benefit

If while at work you die or suffer a covered loss as the result of an act of physical violence against you that is punishable by law and evidenced by a police report, an additional benefit will be paid equal to the lesser of \$25,000 or 50 percent of the AD&D benefit otherwise payable for the loss.

AD&D Exclusions

No AD&D insurance benefits will be paid for losses caused or contributed to by war or act of war; suicide or other intentionally self-inflicted injury; committing or attempting to commit an assault or felony; active participation in a violent disorder or riot (except while performing official duties); voluntary use or consumption of any poison, chemical compound, or drug (unless under the direction of a physician); sickness or pregnancy existing at the time of the accident; heart attack or stroke; medical or surgical treatment for any of the aforementioned; travel or flight in or descent from any kind of aircraft as a pilot or crew member (except in OHSU owned, leased, or operated aircraft while on state business).

Example

Mark selects \$100,000 of AD&D in addition to \$75,000 in employee life insurance. He also covers his spouse and three children. If Mark experiences a covered loss, he will receive these percentages of his AD&D benefits:

- 100 percent for the loss of both hands, both feet, sight in both eyes; one hand and one foot; either hand or foot and sight in one eye; or his speech and hearing; or
- 50 percent for the loss of sight in one eye; either hand or foot; or speech or hearing; or
- 25 percent for the loss of a thumb and index finger on the same hand.

If Mark dies in a car accident while wearing his seat belt, his beneficiary will receive employee life insurance and AD&D benefits of \$225,000 (\$100,000 AD&D + \$75,000 employee life insurance + \$50,000 AD&D seat belt benefit).

Things to Consider

As you make your optional AD&D enrollment decisions, you may want to consider the following:

- What expenses would your family have in the future (such as college)?
- What outstanding debts would your family have (for example, house or car payments)?
- Do you have other AD&D coverage?
- Do you have the opportunity to get this coverage elsewhere, such as through your spouse's or domestic partner's employer?