

Dependent Term Life

Employees

What is Dependent Term Life?	Dependent Term Life plans pay a benefit to your chosen beneficiary(ies) if the covered spouse or dependent child dies while a member of the group covered by the policy. It does not earn interest and has no cash value but can help protect the financial future of your loved ones. View your certificate for more details.
Who is eligible?	Active full-time and part-time employees working 20 or more budgeted hours per week.
Who pays the premium?	If you elect this coverage, premiums are payroll deducted on a semi-monthly basis.
When does this coverage become effective?	If you elect coverage as a new hire or when newly eligible, coverage begins on the 1st of the month following 30 days from your date of hire.
What is the amount of coverage?	<p>For your Spouse, you may enroll in \$10,000 increments up to a maximum of \$50,000. For your Child(ren), you may enroll in \$5,000 increments up to a maximum of \$25,000.</p> <ul style="list-style-type: none">• Option 1: Elect \$10,000 for your spouse, \$5,000 for your dependent child(ren).• Option 2: Elect \$20,000 for your spouse, \$10,000 for your dependent child(ren).• Option 3: Elect \$30,000 for your spouse, \$15,000 for your dependent child(ren).• Option 4: Elect \$40,000 for your spouse, \$20,000 for your dependent child(ren).• Option 5: Elect \$50,000 for your spouse, \$25,000 for your dependent child(ren).
Does coverage reduce due to age?	No.
Can I continue coverage when I terminate employment?	<p>There is no portability provision allowing you to take your group Dependent Life coverage with you when you terminate employment and/or retire from University Health.</p> <p>There is a conversion provision, allowing you to convert your Supplemental Term Life coverage to individual whole life coverage. You must apply for converted coverage within 31 days of your Supplemental Term Life termination.</p>

Included Features

Accelerated Death Benefit (ADB):	If your spouse or a child receives a terminally ill diagnosis with 24 months or less to live, you may receive up to 75% of your Dependent Term Life benefit, not to exceed \$37,500 in total for Spouse coverage or \$18,750 for Child coverage. Any ADB paid out will reduce the benefit available to your beneficiaries. Receipt of ADB benefits may be taxable, and assistance should be sought from a personal tax advisor.
Care Managers	Care Managers are Masters' level licensed social workers who will help you find and access useful resources. Care Managers are available toll-free at 1-800-206-8826.
Funeral Concierge/Will Prep	Empathy is a comprehensive support system for loss and offers options for practical and emotional support for the challenges that follow a loss, alongside pre-planning services such as funeral planning, will preparation and last wishes resources. Access to Empathy is available on mobile devices, allowing users to perform these important tasks from the palm of their hand. Empathy is available to employees and their beneficiaries: https://www.empathy.com/ .



Travel Protection

Employees traveling across the country or abroad are covered 24/7, 365 days per year by Generali Global Assistance, which provides medical, personal and legal assistance, as well as additional services. From anywhere in North America, call toll-free: 1-800-759-9504.

Employee Assistance Program

Aflac also offers an Employee Assistance Program (EAP) program through TELUS Health with services to help employees manage work-life balance issues, to help you find child or adult care services, resolve workplace or financial or legal issues, and more. Please visit login.lifeworks.com and use "University Health" and "eap" as your username / password. You may also call toll-free 24/7 to 1-844-246-7674.

Are there any exclusions or limitations?

Dependent Life benefits will not be paid for a death by suicide if the coverage has not been in effect for at least two (2) years from an insured's effective date of coverage. Any benefits paid would be limited to the amount of coverage in-force two years or more after the member's coverage effective date.

Other coverage limitations and exclusions may apply. View your certificate for a complete listing of all that apply.



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