



**EASTERN MICHIGAN UNIVERSITY**  
**BASIC LIFE and AD&PL**  
**SUPPLEMENTAL LIFE and**  
**SUPPLEMENTAL AD&D and DEPENDENT SUPPLEMENTAL LIFE**  
**SUMMARY OF BENEFITS**

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Eligibility	All Full-Time Active Employees Working a Minimum of 20 Hours Per Week.
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Eligibility Waiting Period	<p>The eligibility waiting period is the continuous period of time an Employee must work for Eastern Michigan University before they are eligible to enroll for life coverage.</p> <ul style="list-style-type: none"><li>▪ <b>Faculty Who Are Members of AAUP/EM, Administrative Professional Employees, Administrative Hourly Employees, Athletic Coaches, Confidential Clerical Employees and Benefit Eligible 100% Lecturers – No Waiting Period.</b></li><li>▪ <b>Food Service and Maintenance Employees Who Are Members of AFSCME Local #3866, Clerical Secretarial Employees Who Are Members of UAW #1975, Professional Technical Employees Who Are Members of UAW Local #1976, Campus Police Who Are Members of POAM, and Police Sergeants Who Are Members of the Police Officers Labor Council -</b> The eligibility waiting period is satisfied on the very next day following 90 days of continuous employment.</li></ul>
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Actively At Work Definition	If the Employee is ill or injured and away from work on the date any of his or her Employee Coverage (or any increase in such coverage) would become effective, the effective date of coverage (or increase) will be held up until the date he or she goes back to work for one full day.
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Date your Supplemental Term Life Insurance Coverage Starts	<p>The following guidelines apply:</p> <p>Takeover or re-enrollment business</p> <ul style="list-style-type: none"><li>▪ If you are currently insured under the supplemental term life insurance plan provided by Eastern Michigan University, are actively at work on the coverage effective date of the new life insurance policy and do not elect to change your current coverage amounts, your current coverage amounts will continue under the new life insurance policy effective 01/01/2013 subject to the terms of the new policy</li><li>▪ If you are currently insured under Eastern Michigan University's supplemental term life insurance plan, are actively at work on the coverage effective date of the new life insurance policy and you elect to increase your coverage by or on the last day of the current enrollment period shown above, your coverage up to the guarantee issue amount will start 01/01/2013. Coverage above the guarantee issue amount will become effective only after your coverage is approved by Aetna.</li></ul> <p>New Business/New Hires/Newly Eligible</p> <ul style="list-style-type: none"><li>• If you are actively at work on the coverage effective date and you enrolled during the open enrollment period, your coverage will start 01/01/2013</li><li>• If due to a disability leave, you are not actively at work on the Coverage Effective Date, your insurance may not take effect until you return to active work for one full day.</li><li>• If you are a late enrollee (i.e., you enroll after 31 Days after your eligibility date, you must provide evidence of good health and be approved by Aetna before your Supplemental Life coverage becomes effective. Your Supplemental Life coverage becomes effective as of the date approved by Aetna.</li><li>• If you are a newly hired employee, your coverage will take effect based on your eligibility waiting period, provided you are Actively At Work. You have <b>[31]</b> days after your date of hire to elect Supplemental Life coverage. Supplemental Life amounts not requiring Evidence of Good health (EOI) will take effect on the later of your eligibility date and the date you enroll for the coverage. Supplemental Life Amounts requiring EOI review will become effective as of the date approved by Aetna.</li></ul>
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This Summary of Benefits [and the accompanying Brochure and Enrollment Form explain/explains] the general purpose of the insurance described, but in no way change or affect the policy as it is actually issued. In the event of any discrepancy between any of these documents and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.



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**Basic Term Life and AD&PL**  
Insurance Benefit

Eastern Michigan University provides Basic Term Life and AD&PL Insurance coverage at no cost to you as follows:

**Faculty, Administrative Professional Employees, Administrative Hourly Employees, Athletic Coaches, Confidential Clerical Employees, Food Service and Maintenance Employees Who Are Members of AFSCME Local #3866 (Less than 1 year of service): 1 times basic annual earnings rounded to the next higher \$1,000 to maximum of \$275,000.**

**Faculty, Administrative Professional Employees, Administrative Hourly Employees, Athletic Coaches, Confidential Clerical Employees, Food Service and Maintenance Employees Who Are Members of AFSCME Local #3866 (1 or more years of service): 2 times basic annual earnings rounded to the next higher \$1,000 to maximum of \$275,000.**

**Clerical Secretarial Employees Who Are Members of UAW Local #1975, Professional Technical Employees Who Are Members of UAW Local #1976, Campus Police Who Are Members of POAM, and Police Sergeants Who Are Members of the Police Officers Labor Council (Less than 1 year of service): 1 times basic annual earnings rounded to the next higher \$1,000 to maximum of \$100,000**

**Clerical Secretarial Employees Who Are Members of UAW Local #1975, Professional Technical Employees Who Are Members of UAW Local #1976, Campus Police Who Are Members of POAM, and Police Sergeants Who Are Members of the Police Officers Labor (1 year or more of service): 2 times basic annual earnings rounded to the next higher \$1,000 to maximum of \$100,000**

**100% Benefit Eligible Lecturers Who are Members of EMU-FT (Less than 1 year of service): 1 times basic annual earnings rounded to the next higher \$1,000 to maximum of \$100,000**

**100% Benefit Eligible Lecturers Who are Members of EMU-FT (1 year or more of service): 2 times basic annual earnings rounded to the next higher \$1,000 to maximum of \$200,000**

You have the option of electing additional Supplemental Life Insurance if you choose to do so.

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**Supplemental Life and Supplemental AD&D**  
Benefit Options

**You: Increments of \$10,000 to a maximum of \$500,000 (not to exceed 5 times your salary). Employee must elect coverage in order for spouse or child to be eligible for coverage**

**Your Spouse: Option of \$15,000, \$50,000, or \$100,000 (not to exceed 100% of the Employee coverage amount)**

**Your Child(ren):**

**15 Days to 6 months - \$1,000**

**6 Months + - Option of \$10,000 or \$15,000 (not to exceed 100% of the Employee coverage amount) (From 15 days to age 19, or 23 if full-time student).**

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**Supplemental Term Life Insurance Rates**

Employee and Spouse\* per \$1,000 of coverage:

Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Rate for Employee	\$0.047	\$0.048	\$0.065	\$0.083	\$0.100	\$0.149	\$0.230	\$0.430	\$0.613	\$1.159	\$1.877
Rate for Spouse	\$0.045	\$0.054	\$0.068	\$0.081	\$0.104	\$0.144	\$0.262	\$0.419	\$0.740	\$1.281	\$2.020
<b>Child(ren) = \$0.108 per \$1,000</b>											

Rates will increase as you move from one age band to the next. Refer to above rate chart for increase schedule

Rates are Guaranteed through 12/31/2015

Spouse rates are based on EMPLOYEE age

Supplemental AD&D Rates: \$0.018

**Guaranteed Issue Amount**

The following guaranteed issue amounts are amounts of insurance that eligible employees may elect *without providing evidence of good health if enrolling when first eligible*:

**You: \$200,000      Your Spouse: \$15,000      Your Child(ren): \$15,000**  
*Amount for Spouse and Child(ren) cannot exceed 100% of Employee coverage.*

**If you Currently Have Coverage & Elect Additional Coverage During Open Enrollment:**

- **You** may increase your coverage by one \$10,000 increment **not to exceed \$200,000**. Amounts greater will require evidence of good health.
- You may increase your **spouse** coverage **up one increment; increments are \$15,000 \$50,000 and \$100,000.**
- You may increase your **child(ren)** coverage **up to \$15,000.** Evidence of good health is not required for child(ren).

**If you or a Dependent have been previously denied additional coverage: Evidence of good health is required for any requested coverage amount.**

**If You Do Not Have Coverage and Elect Coverage During Open Enrollment:**

- **You** may elect any amount in **\$10,000 increments up to the plan maximum.** Any amount elected will require evidence of good health.
- You may elect **spouse** coverage for **\$15,000, \$50,000 or \$100,000 increments only.** Any amount elected will require evidence of good health.
- You may elect **child(ren)** coverage of **\$10,000 or \$15,000.** Evidence of good health is not required for child(ren).

**Late applicant: (did not enroll within 31 days of eligibility)**

For **You** and your **Spouse**, evidence of good health is required for any requested coverage amount. For your **child(ren)**, evidence of good health is not required.

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**Evidence of Good Health**

You will need to provide evidence of good health for review and approval by Aetna's underwriters in the following situations:

- If you do not enroll during the enrollment period or within 31 days of eligibility.
- If you enroll for an amount above the guaranteed issue amounts.

You will NOT need to provide evidence of good health in the following situations:

- If you have previously passed evidence of good health and are increasing by one increment and it does not exceed \$200,000.
  - If you are a new hire and enroll within 31 days of your eligibility date AND do not exceed the guaranteed issued amounts.
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**Age Reductions**

Your insurance coverage amount will reduce according to the following schedule:

At age 65, your coverage will reduce to 65% of the original amount

Reduction will occur on **1st of the month following reduction age**

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**Basic and Supplemental AD&D Benefit Features**

**Coma Benefit**

If a covered employee suffers a bodily injury caused by an accident and as a direct result becomes comatose, a monthly benefit of 5% of the Principal Sum less any benefit amount paid or payable because of the same accident will be payable for 11 months after the person has been continually comatose for at least 30 consecutive days. After 12 months of continuous coma, the full Principal Sum less any benefit amount paid or payable because of the same accident is payable.

Monthly benefit payments terminate on the earliest of the date all monthly payments have been made; the full Principal Sum is paid; the coma ceases; failure to have any required exam or to give proof of continuous coma; the policy terminates.]

**Passenger Restraint and Airbag**

If a covered loss of life of the employee occurs as a direct result of a motor vehicle accident and the insured is properly using a passenger restraint and (if the driver) is properly licensed, a benefit will be payable. If an airbag is activated as a result of the same accident, an additional benefit will be payable. Passenger restraint and airbag usage will require verification. The benefit provides for \$10,000 for use of a passenger restraint and an additional \$5000 if an airbag is activated.

**Education Benefit**

[If a loss of life of the employee occurs as a direct result of an accident, an education benefit will be payable on behalf of each dependent child and/or a surviving spouse for a maximum of 4 years from the date of death, with verification of continued enrollment. The benefit provides for 5% of employee's principal sum not to exceed \$5000 per year.

**Child Care**

If a loss of life of the employee occurs as a direct result of an accident, a benefit will be payable to the guardian of the estate of the child, or to the custodian, or adult caretaker, to cover expenses associated with the dependent child's enrollment in a legally licensed child care center as of the date of the accident or subsequently enrolled within 90 days of the accident. The benefit is payable for a maximum of 4 years from the date of death, with verification of continued enrollment. The benefit provides for 3% of the employee's principal sum to a maximum of \$2000 per child per year.

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**Repatriation of Remains**

If a covered loss of life of the employee occurs as a direct result of an accident while he/she is at least 200 miles from home, a benefit will be payable for the preparation and transportation of the body to a hometown mortuary. The benefit provides for \$5,000 to prepare and transport the body.

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**Aetna Life Essentials**

You now have access to benefits and services that can help you make the most of every stage of your life. Your life insurance includes new features that help you live fully today and better prepare for tomorrow.

**Caring support and resources**

We'll help by providing emotional and financial support during end of life – for you, your family and caregivers.

- **Resources when they are needed most** – If you or your covered spouse becomes terminally ill, you can get up to 50% of your life insurance benefit amount ahead of time to a max of \$500,000, based on your plan. You can receive these benefits if your doctors determine your life expectancy will likely not exceed 12 months. You can use the money to pay medical and other bills during an illness to help preserve your life savings.
- **Financial Planning Services\*** – Through an arrangement with JP Morgan Chase\*, active employees, retirees and beneficiaries of deceased life members have access to certain financial planning services and advice at no additional cost to you.
- **Legal Services\*** – Through the Legal Reference®\*\* Program employees and their spouses have access to certain on-line estate planning services. On-line services available include:
  - Living wills
  - Health care directives
  - Durable financial power of attorney
  - Basic will preparation services (two annually)

Terminally ill Supplemental life members will have access to several additional estate planning services, delivered in the attorney's office and paid in full:

- Will preparation
  - Health care power of attorney document preparation
  - Durable financial power of attorney document preparations
  - Uncontested guardianship documentation
  - Tax planning preparation
  - Legal representation for the real estate sale of primary residence
- **Emotional Services\*** – We want to help you, not only financially, but emotionally. That's why we provide you, your family members, beneficiaries and caregivers with access to the Compassionate Care Website and bereavement and grief counseling services.

**Life Essentials website:** [www.aetna.com/group/aetna\\_life\\_essentials](http://www.aetna.com/group/aetna_life_essentials)

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\* Securities (including mutual funds and variable annuities) and investment advisory services are offered through Chase Investment Services Corp, (CISC) or affiliated broker/dealers. Annuities and insurance products are provided by various insurance companies and offered through Chase Insurance Agency, Inc. (CIA), a licensed insurance agency, doing business as Chase Insurance Agency Services, Inc. in Florida. CISC, a member of NASD/SIPC, and CIA are affiliates of JPMorgan Chase Bank, N.A. Products not available in all states. JPMorgan Chase Bank, N.A., and its affiliates do not offer legal or accounting advice to their clients. Clients are urged to consult with their own legal, accounting and tax advisors with respect to their specific situations. Aetna does not warrant or guarantee and makes no representations as to the quality of services offered by CISC.

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NOT GUARANTEED BY THE BANK MAY GO DOWN IN VALUE

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\*This particular Aetna Life Essentials program feature is not insurance, is provided at no additional cost to you, and may be changed or discontinued at any time by Aetna without notice. Additional program limitations and restrictions apply.

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