



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

**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) (Up to age 19, or 23 if full-time student).***

**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

**Child(ren) = \$0.108 per \$1,000**

**Supplemental AD&D Rates: \$0.018 (available for employee only)**

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

**Spouse rates are based on EMPLOYEE age.**

**Guaranteed Issue Amounts**

The following guaranteed issue amounts are the 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 amount.***

**If you Currently Have Coverage and 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 amounts 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.

This Summary of Benefits 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. Please read it carefully and keep it in a safe place with your other important papers.



# Life and Disability Enrollment/Change Request

Aetna Life Insurance Company

## A. Transaction Information

<b>1. Enrollment</b> <input type="checkbox"/> New Employee <input type="checkbox"/> Retiree <input type="checkbox"/> Rehire/Reinstatement <b>Effective Date</b> (MM/DD/YYYY)  <b>Date of Hire</b> (MM/DD/YYYY)	<b>Requested Employee Coverage</b> <input type="checkbox"/> Basic Life <input type="checkbox"/> AD&PL/AD&D <input type="checkbox"/> Supplemental Life <input type="checkbox"/> Supplemental AD&PL/AD&D <input type="checkbox"/> Short Term Disability <input type="checkbox"/> Long Term Disability	<b>Requested Dependent Coverage</b> <input type="checkbox"/> Basic Dependent Life <input type="checkbox"/> Basic Dependent AD&PL/AD&D <input type="checkbox"/> Supplemental Dependent Life <input type="checkbox"/> Supplemental Dependent AD&PL/AD&D	<b>2. Termination (Cancel)</b> <input type="checkbox"/> Employee *  * Employee must be enrolled for dependent(s) to have coverage. <b>Effective Date</b> (MM/DD/YYYY)	<b>3. Change</b> (*Provide explanation in Section D, Special Remarks.) <input type="checkbox"/> Add Dependent(s) (Life ONLY) <input type="checkbox"/> Remove Dependent(s) (Life ONLY) <input type="checkbox"/> Plan Change <input type="checkbox"/> Increase/Decrease Benefit Amount* <input type="checkbox"/> Other* <b>Effective Date</b> (MM/DD/YYYY)
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## B. Employer Information - Please Print all Information

1. Employer Name - Full Name of Business or Organization		2. Control No.	Suffix	Account	3. Plan Number	4. SFO
5. Employer Address (Street, City, State, ZIP Code) - Primary Location of Business or Organization				6. Claim Office Code	7. Customer Code (Optional)	

## C. Employee Information - Please Print all Information

1. Employee Social Security Number - -	2. Employee Name (Last, First, M.I.)	3. Birthdate (MM/DD/YYYY) / /	4. Sex	5. Telephone Numbers Home ( ) - Work ( ) -		
6. Employee Home Address (Number, Street, Apt. No., City, State, ZIP Code)				7. Employee Annual Earnings \$	8. Occupation/Title	9. Work State

## 10. Employee Coverage Amounts - Based on the requirements of your Plan, you may have to submit evidence of good health. (Life Insurance ONLY)

Basic Life Amount \$	Supplemental Life Amount \$	Basic AD&PL/AD&D Amount \$	Supplemental AD&PL/AD&D Amount \$
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## 11. Beneficiary Designation - If more than one beneficiary, use Special Remarks. Dependent coverage Beneficiary is always the Employee. (Life Insurance ONLY)

Full Beneficiary Name (First, Middle, Last)	Social Security Number of Beneficiary - -	Relationship to Employee
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## D. Covered Dependents - Complete only if Dependent Coverage is offered under your Plan. Check this box if you are refusing coverage for your dependents. (Life Insurance ONLY)

(A)dd/New (C)hange (R)emove	Dependent Name (First, Middle Initial, Last)	Social Security Number (If dependent has no SSN, write "None")	Relation. Code	Birthdate MM / DD / YYYY	Student Age 19 or Older Yes No	Basic Dependent Amount	Supplemental Dependent Amount	Basic Dependent AD&PL/AD&D Amount	Supplemental Dependent AD&PL/AD&D Amount
		- -		/ /	<input type="checkbox"/> <input type="checkbox"/>	\$	\$	\$	\$
		- -		/ /	<input type="checkbox"/> <input type="checkbox"/>	\$	\$	\$	\$
		- -		/ /	<input type="checkbox"/> <input type="checkbox"/>	\$	\$	\$	\$
		- -		/ /	<input type="checkbox"/> <input type="checkbox"/>	\$	\$	\$	\$
<b>Special Remarks</b>									

## E. Certification - Signatures Required

Employee's E-mail Address:

My signature below signifies my agreement with the statements and authorization under **Certification and Authorization** on the back of this form.

1. Employee Signature (Required) X	Date	2. Employer Signature (Required) X	Date
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**Instructions - Instructions are provided only for those fields which are not self-explanatory or for which you may need additional information.**

**A. Transaction Information**

*Make sure you complete the **Effective Date** in Section A - Transaction Information.*

*Make sure you read Section E. **Sign Name and date.***

**To Enroll**

- Complete **Effective Date** and **Date of Hire** in Section A - Transaction Information.
- Check the box(es) applicable to the benefit(s) you wish to enroll for in Section A - Transaction Information, Number 1 - **Enrollment, Requested Employee Coverage and Requested Dependent Coverage.**
- Complete **all** blank fields in Section B - Employer Information and Section C - Employee Information.
- Complete Section D - Covered Dependents for all dependents for whom you are electing coverage. Complete **ALL** items for each individual listed.
- Make sure you read Section E - Certification. Sign Name and Date.

**To Terminate (Cancel)**

- Complete **Effective Date** in Section A - Transaction Information, Number 2 and check appropriate box.
- Complete all blank fields in Section B - Employer Information and Section C - Employee Information.
- Make sure you read Section E - Certification. Sign Name and Date.

**To Change**

- Complete **Effective Date** in Section A - Transaction Information, Number 3 and check appropriate box(es).
- Complete blank fields in Section B - Employer Information (if applicable).
- Complete Section C - Employee Information.
- Indicate change(s) in appropriate Section(s) (B, C, D) and **circle.**
- Make sure you read Section E - Certification. Sign Name and Date.

**B. Employer Information**

*The Servicing Field Office (B4) and Claim Office Code (B6) are assigned by Aetna.*

- B2. **Control, Suffix and Account** - If this information is not preprinted, provide the complete Control, Suffix and Account numbers.
- B3. **Plan Number** - If this information is not preprinted, refer to the Plan Sheet to determine the correct Plan Number.
- B7. **Customer Code (Optional)** - Provide an identifying Customer Code for the employee only if you had elected to provide this information.

**C. Employee Information**

*To be completed by the Enrollee.*

- C3. **Birthdate** - Date of birth should include **four digit year of birth.**
- C10. **Employee Coverage Amounts** - Consult your Benefits Administrator to identify which earnings/insurance amounts need to be reported. Complete the appropriate box and enter the rounded dollar amount.
- C11. **Beneficiary Designation** - *Full Beneficiary Name (First, Middle and Last)*, Social Security Number and relationship of the person to whom benefits will be paid in the event of your death.

**D. Covered Dependents**

*To be completed by Enrollee.*

*List only those individuals for whom you are electing/ changing coverage and complete ALL items for each individual listed.*

- **Add/Change/Remove** - Use "A", "C", or "R" to indicate whether you are adding, changing or removing coverage for an individual.
- **Name** - This **must** be completed for all individuals for whom you are electing or changing coverage. Please complete **ALL** items in Section D for each individual listed. Attach another form if you are requesting coverage for additional dependents.
- **Relationship Code** - Use **ONLY**: H=Husband, W=Wife, N=Divorced Spouse, S=Son, D=Daughter, Y=Sponsored Male, X=Sponsored Female. **If the dependent is NOT a biological or legally adopted child, please indicate relationship to employee in Special Remarks.**
- **Birthdate** - Date of birth should include **four digit year of birth.**
- **Student Age 19 or Older** - Defined as: Unmarried dependent child age 19 or older (refer to your Summary of Coverage), regularly attends school and depends solely on the enrollee for support. Member Services may request that you provide proof from the educational institution.
- **Insurance Amounts** - Consult your Benefits Administrator to identify which insurance amounts need to be reported. Complete the appropriate box(es).

**E. Certification**

*Signatures Required*

- Read the information contained above the space provided for your signature in Section E and the information on the back of the form.
- **Sign name and date the form.**

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**Certification**

I certify that all information on this form is true and complete to the best of my knowledge and belief. I understand that this insurance is subject to all of the terms of the Plan of Insurance contained in the group policy and summarized in the announcement material provided me and the certificate issued to me.

I understand that the effective date of insurance for myself or for any of my dependents is subject to my being actively at work on that date and that the effective date of insurance for any of my dependents is also subject to the dependent health condition requirements of the Plan. Further, I understand that any insurance subject to evidence of good health or medical information will not become effective until Aetna gives its written consent.

I understand that, in the event I fail to sign this form within 31 days of the effective date of eligibility or that for any reason Aetna does not receive notice of the Enrollment/Change Request within a reasonable time following the event, my and my dependents' eligibility may be affected.

I request my employer to arrange for the issuance of Group Life Coverage for which I am or may become eligible and authorize deductions of the required contributions from my earnings.

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**Misrepresentation**

**Misrepresentations:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**Attention California Residents:** For your protection, California law requires notice of the following: Any person who knowingly and with intent to defraud or deceive any insurance company files a statement of claim containing any materially false or misleading information is guilty of a crime and may be subject to fines, confinement in a state prison, and substantial civil penalties. Many other states have similar laws.

**Attention Colorado Residents: An insurer or agent who knowingly provides false or misleading information to defraud a claimant regarding insurance proceeds must be reported to the Insurance Division.**

**Attention Florida and Virginia Residents:** Any person who knowingly and with intent to defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

**Attention Pennsylvania Residents:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.