



New Benefit for UPSEU Members
North American Insurance Trust
Voluntary Group Term Life Insurance



Below is a brief description of your Voluntary Life Insurance coverage with Cigna Group Insurance.

EMPLOYEE:

Classification: All eligible, full-time employees (17.5 hours or more) who are members of the union and work for a UPSEU employer on a regular basis.

Amount of Insurance: Increments of \$10,000 to a maximum of \$250,000

Guaranteed Issue: **\$50,000.00** - New applications only, all increases in coverage subject to underwriting.

Reduction: To 50% at Age 65. Benefits terminate at age 70.

PORTABILITY of coverage is available at Retirement or Termination.

SPOUSE:

Amount of Insurance: Up to 50% of the employee's coverage election to a maximum of \$100,000 and a minimum of \$10,000.

Guaranteed Issue: \$20,000.00 - Spouse must be performing normal daily activities, not confined to home or hospital.

Reduction: Same as employee.

CHILD:

Eligibility: Ages 14 days to 19 years old (25 if a fulltime student). Child must be performing normal daily activities, not confined to home or hospital.

Guaranteed Issue: All amounts are guarantee issue.

Amount of Insurance: \$2,500, \$5,000, or \$10,000 per child.

<p><u>NOTE:</u> <i>No medical questions required up to \$50,000 for eligible members (20,000 for spouse), during the initial enrollment period.</i></p>
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Return Completed Application to:
The D.B.L. Center, Ltd.
555 Broadhollow Road, Suite 271
Melville, NY 11747
631-293-5100

Only the group policy contains all terms and provisions of coverage.

Cigna Group Insurance



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OTHER FEATURES: *Portability*
 Disability waiver prior to age 60
 Accelerated Death Benefits
 Common Carrier provision

VOLUNTARY LIFE RATES

<u>Age of Employee</u>	<u>Monthly Rate Per \$1,000</u>	
Up to Age 29	\$0.07	
30 to 34	\$0.09	
35 to 39	\$0.12	
40 to 44	\$0.19	
45 to 49	\$0.32	
50 to 54	\$0.54	
55 to 59	\$0.85	
60 to 64	\$1.31	
65 to 69	\$2.36	
 Child(ren):	\$2,500	\$0.50/month
	\$5,000	\$1.00/month
	\$10,000	\$2.00/month

Sample Calculation:		A 44 year-old employee wants \$50,000 for himself, \$20,000			
Smoke Free Environment		for his spouse (also age 44) and \$5,000 for his children:			
	# of 1,000				
Employee	50	x	\$0.19	Rate per \$1,000	= \$ 9.50
Spouse	20	x	\$0.19	Rate per \$1,000	= \$ 3.80
Children	5	x	\$1.00(1)	Rate per unit	= \$ 1.00
Total cost per month:					\$ 14.30
* \$1.00 is the rate for dependent children coverage regardless of the number of dependent children being covered.					

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