



## Life insurance coverage available with no health questions

There are certain times in which you can enroll for coverage without answering health questions. Below is a summary of those options.

A full list of your life insurance coverage options is outlined on the next page. To apply for coverage other than what's outlined here, you'll answer a few questions about your health history – along with height and weight.

### Within 30 days of initial eligibility

- Employee: Elect up to \$200,000
- Spouse/financially interdependent partner (FIP): Elect up to \$50,000

### During each annual enrollment and within 30 days of a qualifying life event

- Employee under age 65: Elect up to \$200,000, or increase existing coverage to a new total of \$200,000
- Employee age 65 or over: Elect up to \$100,000, or increase existing coverage of \$50,000 to a new total of \$100,000
- Spouse/FIP under age 65: Elect up to \$50,000, or increase existing coverage up to a new total of \$50,000
- Spouse/FIP age 65 or over: Elect up to \$20,000 or increase existing coverage of \$10,000 to a new total of \$20,000

### Health questions never required

- Enrolling for child and/or voluntary AD&D coverage never requires health questions

Once your coverage is effective, you never have to re-enroll to continue your coverage.

Prepared for:



Initial eligibility refers to the first time a person is eligible for coverage. For you, the employee, this is when you're hired and become eligible for benefits.

For your spouse/FIP, it's when you become eligible for benefits or within 30 days of a new marriage.



## Your basic and optional coverages

### Basic coverage (automatically enrolled)

Coverage type	Coverage amount	Eligibility
Basic term life	\$100,000	

### Optional coverages

Coverage type	Coverage amount	Eligibility
Employee supplemental term life	\$50,000 increments	<ul style="list-style-type: none"> <li>• Maximum: \$600,000</li> </ul>
Spouse/FIP supplemental term life	\$10,000 increments	<ul style="list-style-type: none"> <li>• Maximum: \$150,000</li> <li>• Available to spouse and financially interdependent partner (FIP)</li> </ul>
Child supplemental term life	\$10,000	<ul style="list-style-type: none"> <li>• Children are eligible from live birth until age 26</li> </ul>
Voluntary AD&D	Employee plan: \$300,000	
Employee + family voluntary AD&D	Family plan: Spouse/FIP and child coverage is a percentage of the employee's voluntary AD&D amount Spouse/FIP (with children): 40% Spouse/FIP (no children): 50% Each child (with spouse/FIP): 10% Each child (no spouse/FIP): 15%	

If your spouse/FIP or child is eligible for coverage as an employee, they cannot be covered as your dependent. A child may be covered by only one University of Alaska employee.

## Frequently asked questions

### What is term life and AD&D insurance?

Group term life insurance provides a cost-effective way to prepare for the unexpected by adding an extra level of protection during your working years. Your loved ones may benefit from life insurance to cover medical bills, funeral costs and estate management expenses. It can also be a critical resource in helping with your family's ongoing expenses.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection in the event that a covered accident results in an insured person's loss of life, hearing, sight, paralysis and more.

### Do I have to answer health questions?

Outlined on page one are our guaranteed issue (GI) opportunities — elections for which no medical evidence of insurability (EOI) is needed.

Enrolling for coverage other than what is outlined on page one will require that you answer a few questions about your health history, along with height and weight. Based on your answers, it will be determined whether anything further is needed to make a decision to approve or decline the application. If by any chance your application is not approved, you will still get any coverage that didn't require the health questions and it will not affect any coverage you already have.

### How much does it cost?

Rates can be found at [alaska.edu/hr/benefits/insurance/supplemental-life.php](https://alaska.edu/hr/benefits/insurance/supplemental-life.php).

### What should I know about naming a beneficiary?

Naming a beneficiary, and keeping it up to date with life's changes, can help ensure any proceeds are paid according to your wishes and without delay. You can name a person, charity, trust or your estate. You can also break up the payout by percentage. Beneficiary changes can be made anytime throughout the year.

### Can I take my coverage with me if I leave University of Alaska?

You can continue to be insured with Securian beyond active employment without answering health questions. Premiums are generally higher than those paid by active employees.

Departing employees should contact the University for forms to be completed within 31 days of coverage termination.



### Learn more

Visit Securian's education microsite to learn more about naming beneficiaries, the experience of applying for coverage that requires health questions and much more.

Visit [securian.com/ua-insurance](https://securian.com/ua-insurance)

### Enroll

To enroll or make changes to supplemental life or AD&D, complete the Life Event Changes Form (current employees) or the UA Choice Benefit Enrollment Form (new employees).

Both forms are completed online and submitted to UA HR directly through NextGen.

Links to the forms can be found here:

[alaska.edu/hr/benefits/insurance/supplemental-life.php](https://alaska.edu/hr/benefits/insurance/supplemental-life.php)

### Questions?

Visit [alaska.edu/benefits](https://alaska.edu/benefits) or email [ua-benefits@alaska.edu](mailto:ua-benefits@alaska.edu)

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to University of Alaska. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively-at-work requirement of the policy.

Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for the financial obligations under the policies or contracts it issues.

Products are offered under policy form series 14-31700 and 14-31900.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



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[lifebenefits.com](https://lifebenefits.com)

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