



Group Term Life and Accidental Death and Dismemberment (AD&D) Benefit Highlights for Northwestern University

Eligibility: All eligible active full-time and part-time employees of the policyholder working a minimum of 18.75 hours per week for the policyholder. See certificate for further eligibility requirements.

Basic Life and AD&D Benefit: Choice of: 1) The lesser of \$50,000 or 2.5 times Annual earnings rounded to the next higher multiple of \$1,000; or 2) 2.5 times Annual Earnings, rounded to the next higher multiple of \$1,000, to a maximum of \$250,000, but no less than \$2,500 prior to any applied reductions.

Supplemental Life* and AD&D Benefit:

Active Employees: You may choose 1, 2, 3, 4 or 5 times Annual Earnings, rounded to the next higher \$1,000, to a maximum of \$2,000,000.

Dependent Spouse**: You may choose an amount from a minimum of \$10,000 to a maximum of \$500,000 in increments of \$10,000. (**Spouse includes a Party to a Civil Union)

Dependent Child(ren): You may choose an amount from a minimum of \$5,000 to a maximum of \$25,000 in increments of \$5,000 for child(ren) age live birth to 26 years.

Note: You must be insured for Basic benefits in order to elect benefits for your spouse and/or child(ren). Dependent benefits may not exceed 100% of the employee's combined basic and supplemental life benefit.

*** Guarantee Issue Amount (GI):** Evidence of Insurability (EOI) is required for:

1. All Employee amounts in excess of the lesser of \$1,000,000 or 3 times Annual Earnings and all Spouse amounts in excess of the \$30,000 Guarantee Issue amount during initial eligibility;
2. All amounts for previously eligible individuals who did not enroll within 31 days of initial eligibility;
3. Any requested increases in supplemental benefits during the Annual Enrollment period;
4. Any increase to your Annual Earnings resulting in an increase to your benefit of more than \$300,000 and that amount exceeds the Guarantee Issue amount;
5. Any increase requested due to a change in family status except for a one level increase greater than your existing coverage for Employee coverage or if you elect coverage greater than the GI for Spouse coverage; or
6. All amounts if you voluntarily canceled your insurance and choose to reapply.

Premium: Your employer pays 100% of the premium for Basic benefits. You pay 100% of the premium for Supplemental benefits.

Life insurance includes the following benefits:

- Conversion Privilege
- Portability
- Accelerated Death Benefit

AD&D insurance includes the following benefits:

- Seat Belt
- Air Bag
- Repatriation
- Education
- Common Disaster
- Spouse Training
- Public Conveyance
- Felonious Assault
- Day Care
- Portability

Life Limitation: Benefits are not payable on Supplemental benefits if death is caused by suicide or attempted suicide, while sane or insane, within 2 years of the coverage effective date.

AD&D Limitations: Benefits are not payable for any loss resulting from or caused by:

- any disease or infirmity of the mind or body, and any medical or surgical treatment thereof or any infection, except an infection of an accidental injury;
- suicide, attempted suicide or intentionally self-inflicted injuries while sane or insane;
- travel or flight in a non-commercial aircraft while a member of the crew or while engaged in the operation of the aircraft, or giving or receiving training or instruction in such aircraft;
- commission of, participation in or an attempt to commit an assault or felony;
- being intoxicated by reason of alcohol or drug use or a combination thereof; or
- participation in a riot.

Loss of Life resulting from or caused by war or act of war while serving in the military, naval or air forces of any country, combination of countries or international organization, provided such death occurs while in such forces or within six months of termination of service in such forces.

Please note: This information is only a product highlight. The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period.