



NORTHWESTERN UNIVERSITY

Group Term Life Insurance Plan

Summary Plan Description

January 2003

PLAN HIGHLIGHTS

Plan Highlights

- The purpose of the Group Term Life Insurance Plan is to provide faculty and staff with term life insurance coverage as some degree of financial security and support to designated beneficiaries in the event of the death of benefits-eligible faculty and staff.
- Participation in the Group Term Life Insurance Plan is available to regular status staff scheduled to work a minimum of 17.5 hours per week (half-time) and to faculty and exempt staff who are appointed on at least a half-time (50%) basis.
- Premiums for the Group Term Life Insurance Plan are fully University paid.
- The amount of coverage is equal to 2½ times an individual's annual salary up to a maximum covered salary of \$70,000 and maximum life insurance coverage of \$175,000.
- The coverage factor (2½) is reduced by 8% each year beginning when an eligible individual reaches age 55.
- Under IRS regulations, the value of employer-paid Group Term Life Insurance coverage in excess of \$50,000 is considered taxable income to the covered individual and is reported as Code C in Box 13 of W-2 statements.
- The Group Term Insurance Plan offers an Accidental Death & Dismemberment provision which provides a benefit of up to and in addition to the amount of the Group Term Life insurance if there is a loss of life, limb, sight, hearing, paralysis, or certain other losses caused by an accident. This coverage is in addition to the voluntary, employee paid Accidental Death & Dismemberment Plan.
- Premiums are based on an individual's age and coverage amount.
- Coverage is provided up to any age and benefits are paid when death occurs for any reason.
- An employee may continue coverage during an unpaid leave of absence by paying the premium directly to the University.
- An employee may elect to convert coverage to an individual policy directly with the sponsoring insurance company at termination of University employment or retirement.

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PURPOSE

The purpose of the Group Term Life Insurance Plan is to provide faculty and staff with both term life insurance and accidental death and dismemberment coverage as some degree of financial support to designated beneficiaries in the event of the death of benefits-eligible faculty and staff. This plan is fully University paid and is sponsored by Aetna.

Plan Administrator

The University is the Plan Administrator and has the responsibility for operating and interpreting the Plan.

For further information

The information contained in this Summary Plan Description is intended to summarize the major features of the Group Term Life Insurance Plan. It is not intended to be a complete explanation or list of benefits provided by the Group Term Life Insurance Plan. An individual should review the schedule of monthly premium rates and the certificate of insurance issued by the sponsoring insurance company for additional information.

Individuals may also contact a representative of the sponsoring insurance company with any questions.

Continuation of the plan

The University intends to continue this Plan indefinitely, but reserves the right to modify or terminate the Plan at any time with or without notice.

Participation in this Plan is provided to eligible faculty and staff and does not constitute a guarantee of employment. Participation in the Plan also requires continued employment and eligibility and is subject to the terms and conditions of the Plan Document.

ELIGIBILITY

This section summarizes eligibility requirements for participation in the Group Term Life Insurance Plan.

Salary
requirement

An individual must receive University compensation paid by the University's payroll system and his or her University salary must be sufficient to cover the amount of monthly premium deductions.

Employee
classification

Staff. Regular status staff must be scheduled to work at least 17.5 hours per week. Exempt staff must be appointment on at least a half-time (50%) basis.

Bargaining unit employees should refer to union contracts.

Faculty. Faculty must be appointed on a full-time or part-time (half-time or greater) basis for the entire academic year or on a full-time basis for half the academic year. The University defines half the academic year as either one semester or 2 consecutive quarters.

Academic Full-Time and Half-Time Faculty. Such individuals must be compensated exclusively by one or more of the following affiliated McGaw Medical Center institutions including the University, Northwestern Memorial Hospital (NMH), Northwestern Medical Faculty Foundation (NMFF), Evanston Northwestern Healthcare (ENH), Children's Memorial Hospital and its related faculty practice plans, the Rehabilitation Institute of Chicago (RIC), and the VA Lakeside Medical Center. Only the University salary is insured and the minimum required University annual salary is \$1,000.

Contributed Service Faculty. Medical School faculty who volunteer to participate in the academic activities of the Medical School without direct financial compensation. Such individuals are not eligible to participate in the Group Term Life Insurance Plan.

ROTC Faculty. Employees who serve as full-time faculty for ROTC and NROTC programs on campus, while not paid by the University, are not eligible to participate in the Group Term Life Insurance Plan.

Post Doctoral Fellows. Individuals classified as a Post Doctoral Fellow and appointed on at least a half-time basis are eligible to participate in the Group Term Life Insurance Plan.

Post Doctoral Fellows – NRSA. Individuals classified as a Post Doctoral Fellow funded by a National Research Service Award (NRSA) from the National Institutes of Health (NIH) are not eligible to participate in the Group Term Life Insurance Plan.

Visiting Scholars. Individuals classified as a Visiting Scholar are not eligible to participate in the Group Term Life Insurance Plan.

**ELIGIBILITY,
continued**

Employee
classification,
continued

Visiting Personnel. Individuals with academic appointments of half time or greater at the rank of professor, associate professor and assistant professor are eligible to participate in the Group Term Life Insurance Plan.

Disabled Employees. An employee who becomes permanently and totally disabled while working for Northwestern University and is receiving University-sponsored Long Term Disability benefits remains eligible to participate in the Group Term Life Insurance Plan.

Employees on a leave of absence. An employee on a paid leave of absence may continue participation in the Group Term Life Insurance Plan.

An employee on a leave of absence without pay may continue Group Term Life Insurance coverage by paying the monthly premium to the University. Failure to pay the monthly premium in a timely manner will result in the termination of coverage.

Retired employees Individuals who retire from University employment may elect at the time of retirement to convert Group Term Life Insurance coverage to an individual policy directly with the sponsoring insurance company.

Deceased Employees A spouse or dependent child of a deceased employee is not eligible for Group Term Life Insurance coverage.

**ELIGIBILITY,
continued**

Other
eligible individual

Spouse. An employee's spouse is not eligible for Group Term Life Insurance coverage.

Surviving spouse and children of a deceased employee. An eligible spouse or dependent child of a deceased employee or retired employee is not eligible for Group Term Life Insurance coverage.

Domestic Partner. An employee's same-sex or heterosexual partner is not eligible for Group Term Life Insurance coverage.

Dependent child. An employee's dependent child is not eligible for Group Term Life Insurance coverage.

Parents and grandparents. An employee's parents, grandparents and in-laws are not eligible for University-sponsored Group Term Life Insurance coverage.

Duration
of eligibility

Participation in the Plan may continue for as long as an individual remains an eligible employee and receives a University salary.

**PLAN
OPTIONS**

This section summarizes the choice of Group Term Life Insurance coverage and coverage amount.

Choice
of coverage

An eligible employee may choose either:

- coverage equal to 2.5 times or corresponding factor based on individual's University salary and age, or
 - coverage equal to \$50,000.
-

BENEFITS

This section summarizes the amount of life insurance coverage the University provides to an eligible employee.

Coverage amount

Group Term Life Insurance coverage is 2½ times an employee's annual University salary (benefits base), up to a coverage limit of \$175,000.

Annual salary, for purposes of determining term life insurance coverage, is defined as the University salary an employee receives on an annual basis.

Salary does not include bonus payments, honoraria, summer salary and overtime pay.

The amount of Group Term Life insurance will be the employee's annual salary (benefits base salary) rounded down to the next lower multiple of \$1,000 and multiplied by the factor shown in the table below. The result is rounded down to the next lower multiple of \$100.

If an employee is paid on a bi-weekly basis, the benefits base amount is the bi-weekly scheduled hours multiplied by the hourly rate and multiplied by 26.1 (there are 26.1 bi-weekly pay periods in a calendar year).

Maximum insured salary

The maximum insured salary is \$70,000.

Minimum insured salary

The minimum insured salary is \$1,000.

Coverage factor reduction schedule

The coverage factor (2½) is reduced by 8% per year beginning at age 55 as specified on the table below

Age	Factor	Age	Factor
Through Age 54	2.500	63	1.180
55	2.300	64	1.086
56	2.116	65	0.999
57	1.947	66	0.919
58	1.791	67	0.846
59	1.648	68	0.778
60	1.516	69	0.716
61	1.394	70	0.659
62	1.283	71	0.606

On the first of the month following the date an employee attains each of the ages shown in the table above, the amount of Group Term Life insurance will be the employee's annual salary rounded down to the next lower multiple of \$1,000 and multiplied by the factor shown in the table above. The result is rounded down to the next lower multiple of \$100.

**BENEFITS,
continued**

Accidental Death &
Dismemberment
(A D & D) Features

The Group Term Insurance Plan offers an Accidental Death & Dismemberment (A D & D) provision which provides a benefit of up to and in addition to the amount of the Group Term Life insurance if there is a loss of life, limb, sight, hearing, paralysis, or certain other losses caused by an accident.

This provision provides 24 hour protection. Additional benefits are provided including: passenger restraint and airbag benefit, coma benefit and total disability benefit.

These features are in addition to the Supplemental A D & D plan.

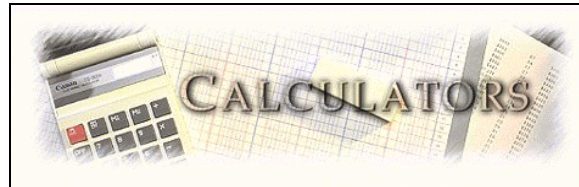
Accelerated
death benefit

The Plan also offers an accelerated death benefit which enables a covered individual who is diagnosed with a terminal illness and with a life expectancy of 12 months or less to receive prior to death up to 50% of the death benefit

On-Line
coverage calculator

A coverage calculator program is available from the Benefits Division web site. After entering an individual's age and annual salary, the program will display the factor and coverage amount. Web address is:

<http://www.northwestern.edu/hr/benefits/spds/life/index.html>



**BENEFITS,
continued**

Coverage examples

Example I:

An employee is age 60 with an annual salary of \$60,000. Term life insurance coverage for this employee is \$90,900 rounding \$90,960 down to the next lower multiple of \$100.

$$\begin{aligned} \$60,000 \times 1.516 &= \$90,960 \\ (\text{salary}) \times (\text{factor}) &= (\text{coverage}) \end{aligned}$$

Example II:

An employee is age 55 with an annual salary of \$80,000. Salary is adjusted down to the maximum covered salary of \$70,000. Term life insurance coverage for this employee is \$161,000.

$$\begin{aligned} \$70,000 \times 2.3 &= \$161,000 \\ (\text{salary}) \times (\text{factor}) &= (\text{coverage}) \end{aligned}$$

Example III:

Employee is age 62 with an annual salary of \$28,700. Term Life insurance coverage is \$35,900 (\$28,700 lowered to \$28,000 times 1.283 rounding \$35,924 to \$35,900).

$$\begin{aligned} \$28,000 \times 1.283 &= \$35,924 \text{ rounded to } \$35,900 \\ (\text{salary}) \times (\text{factor}) &= (\text{coverage}) \end{aligned}$$

Change in
coverage amount

The amount of Group Term Life Insurance coverage will correspondingly increase or decrease at the beginning of the month of any change in an employee's annual salary or age.

CONTRIBUTIONS

This section summarizes premium contributions for the Group Term Life Insurance Plan.

Premium amount

Premiums for the Group Term Life Insurance Plan are fully University paid.

Premium tax status
(Imputed income tax)

Under IRS regulations, the value of employer-paid Group Term Life insurance coverage in excess of \$50,000 is considered taxable income to the covered individual and is reported as Code C in Box 13 of W-2 statements and included as "Wages, Tips and Other Compensation."

The value of University premiums for Group Term Life Insurance coverage in excess of \$50,000 is considered by the Internal Revenue Service (IRS) to be taxable income. The taxable amount or "imputed value" of such insurance is determined by an IRS table and is added to a participant's taxable wages.

Example 1:

An employee is age 50 with an annual salary of \$80,000. Salary is adjusted down to the maximum covered salary of \$70,000. Term life insurance coverage for this employee is \$175,000. The amount of coverage subject to Imputed Income Tax is \$125,000 ($\$175,000 - \$50,000 = \$125,000$). The amount added to the employee's taxable wages is \$28.75 per month or \$345 per year.

Example 2:

An employee is age 30 with an annual salary of \$40,000. Term life insurance coverage for this employee is \$100,000. The amount of coverage subject to Imputed Income Tax is \$50,000 ($\$100,000 - \$50,000 = \$50,000$.) The amount added to the employee's taxable wages is \$4 per month or \$48 per year.

Under IRS provisions, an individual may select \$50,000 in reduced coverage. The amount of coverage will not be subject to "imputed value" tax. Individuals who elect the reduced coverage and who wish at a later date to be covered at a higher level will be required to apply for such coverage through Evidence of Insurability (EOI) and have the application approved by the sponsoring insurance company.

Premium deduction schedule

Premiums for the Group Term Life Insurance Plan are recorded on employee paycheck stubs under the employer column.

For individuals who are paid on a bi-weekly basis, the premium is recorded on the second paycheck stub.

For individuals who are paid on a monthly basis, the premium is recorded on the paycheck stub issued the last working day of each month.

Premium coverage period

Premiums pay for coverage for the next month. For example, premiums recorded on March paycheck stubs pay for April coverage.

**CONTRIBUTIONS,
continued**

Premium
calculator

Not available.

Employees
on leave

Employees on a paid leave of absence continue to have the monthly premiums paid by the University.

Employees on an unpaid leave of absence pay monthly premiums by check payable to Northwestern University and submitted to the Benefits Division. Failure to pay the monthly premium in a timely manner will result in the termination of coverage.

Employees
receiving long term
disability benefits

The payment of premium payments will continue to be paid by the University during the period an individual is receiving Long Term Disability benefits.

Employees
receiving short term
disability benefits

Employees receiving short term disability benefits pay premiums for Group Term Life Insurance coverage by check made payable to Northwestern University and submitted to the Benefits Division. Premiums are payable the first of the month.

**ENROLLMENT
PROCEDURES
AND DEADLINES**

This section summarizes enrollment procedures and deadlines

Guaranteed coverage for newly hired or benefits eligible employees

At the time of hire or initial benefits eligibility, an individual should submit a completed enrollment form designating a beneficiary to the Benefits Division or to the Chicago Campus Human Resources Office.

Designating a beneficiary

Term Life Insurance benefits are paid to any named beneficiary upon death from any cause. Should a beneficiary not be named at the time of death, Term Life Insurance benefits will be paid to the deceased employee's estate. Therefore, an individual should designate a beneficiary.

Designated beneficiaries may include the employee's spouse, children, parent(s), grandparents, a friend, revocable or irrevocable trust.

Primary beneficiary. The person designated as the first to receive the proceeds of a life insurance policy upon the death of the insured.

Contingent beneficiary. The person entitled to life insurance or annuity benefits if the primary beneficiary dies before the insured.

Estate. If an individual does not want to name a person or entity as his or her beneficiary, he or she can name his or her own estate. The proceeds will then be distributed with the individual's other assets according to his or her will. The individual should note, however, that naming the estate as beneficiary may have disadvantages. For example, in many states, life insurance proceeds are exempt from the claims of creditors when there is a named beneficiary, but not when the estate is the named beneficiary.

Multiple beneficiaries. An individual may name multiple beneficiaries. There are no legal restrictions on the number of beneficiaries an individual can designate. If multiple beneficiaries are named, an individual must also specify how much (percentage or dollars) each beneficiary will receive.

Will. A change of beneficiary made in an individual's will does not override the beneficiary designation of his or her life insurance policy.

Minor children. If a minor is named as a beneficiary, an individual should also appoint a guardian in his or her will or use a trust. If an individual does name a minor as a beneficiary, and he or she does not appoint a guardian or use a trust, the probate court will appoint a guardian for the minor child. In states that have adopted the Uniform Transfers to Minors Act, it's possible to create a custodial account for the minor after the death of the insured to receive the child's share of the death proceeds.

**ENROLLMENT
PROCEDURES
AND DEADLINES,
continued**

Designating
a beneficiary,
continued

Divorce. An individual's right to change a beneficiary may be limited by a divorce decree or settlement agreement. In some cases, divorce allows a policy owner to change the beneficiary, even if the beneficiary is irrevocable. In other cases, the policy owner may be prohibited from changing the beneficiary or may be required to name a divorced spouse or children as irrevocable beneficiaries.

Example of
Beneficiary
designations

Number or type of beneficiary	Sample beneficiary designation
Two beneficiaries	John J. Jones, father and Mary R. Jones, mother
Three or more beneficiaries	My children living at my death from my marriage to Lois P. Jones
Unnamed children	My children living at my death from my marriage to Lois P. Jones
One contingent beneficiary	Lois P. Jones, wife if living; otherwise Herbert I. Jones, son
More than one contingent beneficiary	Lois P. Jones, wife, if living; otherwise Herbert I. Jones, son, Alice B. Jones, daughter and Ann Y. Jones, daughter
Unnamed children as contingent beneficiaries	Lois P. Jones, wife, if living; otherwise my children living at my death from my marriage to said wife

Changing
a beneficiary

An employee may change beneficiary designations at anytime by contacting the Benefits Division, requesting a beneficiary change form and returning the completed form to the Benefits Division. The beneficiary change form can also be obtained electronically by download at:

<http://www.northwestern.edu/hr/benefits/spds/life/index.html> .

Open Enrollment

Open Enrollment is the one time each year when plan changes and premium rates for the next calendar year are communicated to benefits eligible faculty and staff. During Open Enrollment, an individual may submit beneficiary designation changes.

EFFECTIVE DATE OF COVERAGE	This section summarizes coverage effective dates for Group Term Life Insurance coverage.
Initial eligibility	The effective date of Group Term Life Insurance coverage is the first of the month following the date of hire or initial benefits eligibility.
After initial eligibility	If an employee does not submit a new employee benefit plan enrollment form or submits the form and leaves the beneficiary designation section blank, the effective date of Group Term Life Insurance is the first of the month following the date of hire or initial benefits eligibility.
Open Enrollment	If an employee submits a completed beneficiary designation form during Open Enrollment, the effective date of Group Term Life Insurance is the first of the month following the date of hire or initial benefits eligibility.
DROPPING GROUP TERM LIFE INSURANCE COVERAGE	An individual may decrease Group Term Life Insurance coverage at any time from the applicable age-based amount to \$50,000 by submitting a completed benefit withdrawal form to the Benefits Division or to the Chicago Human Resources Office. The effective date is based on when the withdrawal form is received and processed by the Benefits Division. If an individual later wishes to re-establish coverage, he or she must submit documentation showing evidence of good health satisfactory to the sponsoring insurance company.

**CLAIM SUBMITTAL
PROCEDURES AND
DEADLINES**

This section summarizes the procedures for notifying the University of the death of a covered employee and receiving the life insurance benefit.

Notification
procedure

In the event of the death of a covered employee, the Benefits Division should be notified immediately and provided with a certified copy of the death certificate. Receiving such information will enable the prompt issuance of benefits to the named beneficiary.

Following notification, the Benefits Division will forward the following information to the sponsoring life insurance company.

- Death Certificate
- Proof of Death Form
- Beneficiary Designation Form
- Proof of Enrollment

The insurance company will provide the Benefits Division with a check made payable to the estate of the deceased individual. The Benefits Division will forward the check to the executor.

Claim
payment
options

The designated beneficiary will receive death benefits paid through either:

- a benefits checkbook (if benefits are more than \$10,000), or
- a lump sum check.

Individuals should contact the sponsoring insurance company for further information.

Appeal of
claim denial

If a claim for death benefits is denied, the employee's named representative will receive a written notice giving the reason for the denial. The representative will then be entitled upon written request to a review of that claim decision.

Living benefit
(Accelerated
Death Benefit)

In the event a covered employee has been diagnosed with a terminal illness and his or her physician believes life expectancy is six months or less, an employee may receive a "living benefit" of up to 50% of the value of the life insurance coverage not to exceed \$87,500. The Benefits Division or the sponsoring insurance company should be contacted for further information.

**CHANGES IN
EMPLOYMENT OR
FAMILY STATUS
(LIFE EVENTS)**

This section summarizes the impact of changes in employment or family status on Group Term Life Insurance coverage.

Changes in
family status

At the time an employee marries or at any time after the marriage, the employee's should review beneficiary designations which may be changed by submitting a completed beneficiary change form to the Benefits Division or to the Chicago Human Resources Office.

Changes in
employment status

After initial hire or benefits eligibility, an employee may change beneficiaries by submitting a completed beneficiary change form to the Benefits Division or to the Chicago Campus Human Resources Office.

Change in spouse
Employment status

At the time of a change in a spouse's employment status, an employee at any time may change beneficiary designations by submitting a completed beneficiary designation form to the Benefits Division or to the Chicago Human Resources Office.

Leaves of Absence

During a leave of absence, covered individuals may continue his or her Group Term Life Insurance coverage.

Leaves of absence for health or medical reasons. The University continues to pay the total monthly premium.

Leaves of absence for personal reasons. Employees pay the full monthly premium.

Leave coverage continuation procedures. Upon notification of approval of the leave, the Benefits Division will forward information to the employee detailing his or her benefit coverage, the monthly premium rate during the leave and a form for the employee to complete requesting continued coverage and return the completed form to the Benefits Division electing continuation of Group Term Life Insurance coverage.

Premiums should be by check payable to Northwestern University and submitted to the Benefits Division. Failure to pay the monthly premium in a timely manner will result in the termination of coverage.

Return from leave. Upon return from a leave of absence, an individual may resume Group Term Life Insurance coverage not continued during the leave.

Does not return from leave. An individual who decides not to return from a leave of absence has option of converting coverage to a individual policy directly with the sponsoring insurance company.

**CHANGES IN
EMPLOYMENT OR
FAMILY STATUS
(LIFE EVENTS),
continued**

Termination of
Employment

Coverage will be provided until the last day of the following month from the date of termination.

At separation of University employment, covered individuals may convert his or her Group Term Life Insurance coverage to an individual policy directly with the sponsoring insurance company.

In order to convert coverage, a written application must be made for an individual policy and the first premium must be paid on it within 31 days after cessation of insurance.

Premiums for the converted policy will be at the sponsoring insurance company's then customary rate for the same policy issued to any other person of the same class of risk.

If an individual dies during the 31 day period and before the individual policy goes into effect, the amount payable is limited to the maximum that could have been converted.

An individual should contact the sponsoring insurance company for further information.

Retirement

Coverage will be provided until the last day of the following month from the date of termination.

At retirement, an individual may convert his or her Group Term Life Insurance coverage to an individual policy directly with the sponsoring insurance company.

In order to convert coverage, a written application must be made for an individual policy and the first premium must be paid on it within 31 days after cessation of insurance.

Premiums for the converted policy will be at the sponsoring insurance company's then customary rate for the same policy issued to any other person of the same class of risk.

If an individual dies during the 31 day period and before the individual policy goes into effect, the amount payable is limited to the maximum that could have been converted.

An individual should contact the sponsoring insurance company for further information.

ERISA Rights

Each participant in University sponsored benefit plans is entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA), as amended. ERISA provides that all Plan participants will be entitled to:

Examine, without charge, at the Plan Administrator's office, all Plan documents and copies of all documents filed by the Plan with the U.S. Department of Labor, such as detailed annual reports (if any) and Plan descriptions.

Obtain copies of all Plan documents and other Plan information upon written request to the Plan Administrator. The Plan Administrator may impose a reasonable charge for the copies.

In addition to creating rights for participants, ERISA imposes duties upon the people who are responsible for the operation of employee benefit plans.

The people who operate the Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of Plan participants and beneficiaries. No one, including the employer or other person, may terminate an individual's employment or otherwise discriminate against the individual in any way to prevent him or her from obtaining a benefit or exercising his or her rights under ERISA.

If a claim is denied in whole or in part, an individual must receive a written explanation of the reason for the denial. He or she has the right to have the Plan Administrator review and reconsider the claim. Under ERISA, there are steps an individual can take to enforce these rights. For instance, if an individual requests certain materials from the Plan and does not receive them within 30 days, he or she may file suit. In such a case, the court may require the Plan Administrator to provide the materials and pay the individual up to \$100 a day until he or she receives the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If an individual has a claim for a benefit plan which is denied or ignored, in whole or in part, he or she may file suit. If it should happen that Plan fiduciaries misuse the Plan's money (if benefits ever become funded), or if an individual is discriminated against for asserting his or her rights, he or she may seek assistance from the U.S. Department of Labor, or he or she may file suit. The court will decide who should pay court costs and legal fees. If the individual is successful, the court may order the person sued to pay these costs and fees. If an individual loses, the court may order him or her to pay these costs and fees if, for example, it finds the claim frivolous. If an individual has questions about this Plan, he or she should contact the Plan Administrator. If there are any questions about this statement or about an individual's rights under ERISA, he or she should contact the nearest Area Office of the U.S. Labor-Management Services Administration, Department of Labor. The Plan Administrator shall have the maximum authority permitted by law to construe and apply the provisions of the Plan.

Summary

Name of Plan	Northwestern University Group Term Life Insurance Plan
Plan Number	501
Date Established	September 1, 1974
Type of Plan	Welfare benefit plan
Plan Year	January 1 through December 31
Plan Sponsor – Employer	Northwestern University 720 University Place Evanston, IL 60208-1143 847 491-7513
Employer Identification Number	36-2167817
Plan Administrator	Northwestern University 720 University Place Evanston, IL 60208-1143 847 491-7513
Claim Administrator	Aetna Inc
Agent for Service of Legal Process	Office of General Counsel 633 Clark Street Evanston, IL 60208-1143
Contributions	Fully employer paid
