

The Ohio State University Life Insurance Specific Plan Details Document

Program Provisions for:

- *Group Term Life Insurance (GTLI)*
- *Post-Retirement Life Insurance (PRLI)*
- *Dependent Group Term Life Insurance (DGLI)*
- *Voluntary Group Term Life Insurance (VGTLI)*

Effective January 1, 2009

*Office of Human Resources
Benefits Services
Suite 300
1590 North High Street
Columbus, OH 43201-2190*

Published January, 2009

Retain for your records

Contact Information



hr.osu.edu

Customer Service Center (614) 292-1050

1590 North High Street, Suite 300
Columbus, OH 43201-2190
1-800-678-6010
Fax: (614) 292-6235
E-mail: service@hr.osu.edu

Provides information regarding:

- Life Insurance
 - Change of beneficiary
 - Enrollment
- Retirement Programs
 - ARP, OPERS, STRS

Benefits Consultants (614) 292-1050

Fax: (614) 292-7813
E-mail: benefits@hr.osu.edu

Available by appointment to provide:

- Life insurance claims coordination
- Benefits overview
- Retirement plans overview

Integrated Disability Services (614) 292-3439

1-800-678-6413
Fax: 688-8120
E-mail: ld@hr.osu.edu

Available by appointment to provide:

- Disability claims assistance
- OPERS/STRS disability retirement
- Workers' Compensation

Other Important Numbers

Anthem Life Insurance Company (614) 436-0688
P.O. Box 10, 1801 Watermark Dr, Columbus, OH 43215 1-800-551-7265

- Life insurance administrator
- VGTLI administration 1-800-527-0484

Unum 1-866-245-3013

- Disability claims assistance

Revised 04/01/09

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Introduction

About this booklet	<ul style="list-style-type: none"> • This Life Plan Detail document describes and establishes the important provisions of the life insurance benefits provided to faculty and staff of The Ohio State University and your eligible dependents. • It is very important that you have a good understanding of the benefits available to you and of the things that are excluded or limited by the plan. • You are urged to read this booklet in its entirety and to keep a copy with your other important records.
Eligibility	<p>Life insurance is available to faculty and staff who hold eligible appointments of at least 50% full-time equivalent (FTE). Eligible appointments include:</p> <ul style="list-style-type: none"> • Administrative and Professional (A&P) Unclassified Staff • Assistant and Associate Professor • Auxiliary Faculty • Classified Civil Service (CCS) Staff • Clinical Instructor House Staff • Faculty • Post-Doctoral Researcher • Visiting/Auxiliary Faculty <p>Consult your department human resource contact to verify if your specific appointment is eligible for these benefits, or refer online to hr.osu.edu/policy/empben. Eligibility for the benefits described in this booklet will be determined by the Office of Human Resources.</p>
University-Affiliated Groups	<p>Eligible university affiliated groups include:</p> <ul style="list-style-type: none"> • Central Ohio Technical College (COTC) • OSU Alumni Association • OSU Faculty Club
Benefit Programs	<p>Available benefit programs include:</p> <ul style="list-style-type: none"> • Group Term Life Insurance (GTLI) • Post-Retirement Life Insurance (PRLI) • Dependent Group Term Life Insurance (DGLI) • Voluntary Group Term Life Insurance (VGTLI) <p>Note: University affiliated groups are not eligible for PRLI and VGTLI. Anthem Life Insurance Company (Anthem Life) is the plan administrator for the life insurance programs described in this booklet.</p>
For More Information (See contact information)	<p>Office of Human Resources Customer Service Center—enrollment, eligibility, claims filing, information, change of name, change of beneficiary, family status changes</p> <p>Anthem Life Insurance Company—claims processing, coverage conversion, Voluntary Group Term Life Insurance (VGTLI) administration and policy</p>

Definitions

This section defines terms that have special meanings. Whenever the defined word or phrase is used in this booklet, it has the meaning as indicated below:

Actively-at-work	Reporting to your regular place of employment and performing the regular duties of your occupation. You will be considered actively-at-work on each day of a regular paid vacation or on a regular non-working day on which you are not disabled, provided you were actively-at-work on the last working day.
Booklet	This Life Plan Detail as published by Ohio State
Certificate	Document which describes the insurance coverage and is published by Anthem Life and is available to the certificate holder upon request
Certificate holder	The faculty/staff member who is enrolled for coverage
Covered person	The eligible faculty/staff member and covered eligible dependents, if any
Dependent	An eligible person other than the faculty/staff member. Refer to Eligibility and Effective Date section of this booklet
DGLI	Dependent Group Term Life Insurance
Effective date	The date when your coverage begins under this coverage
Evidence of insurability	A statement of an individual's present and past medical history, on a form approved by Anthem Life, which indicates a person is acceptable for insurance, as Anthem Life may determine
GTLI	Group Term Life Insurance
Policy	The agreement, including the group application and any riders, between Ohio State and Anthem Life; referred to as the group policy
Policyholder	The Ohio State University
Regular annual compensation	Specified by the university as follows: <ul style="list-style-type: none"> • For salaried employees, the regular annual base salary does not include any compensation paid under supplemental, overtime, or bonus payments. • For hourly-paid employees, the regular annual base salary means the employee's hourly rate of pay, multiplied by the number of hours paid (including regular hours and overtime hours) during the immediately preceding twelve months, up to a maximum of 2,080 hours. • For employees with less than 12 months of service, the regular annual salary will be based upon the employee's hourly rate of pay, multiplied by the average number of hours paid per week (including regular hours and overtime hours), multiplied by fifty-two weeks, up to a maximum of 2,080 hours. • For employees not actively-at-work, the hourly rate of pay in effect at the time of cessation of active work will be used to determine the regular annual salary.
VGTLI	Voluntary Group Term Life Insurance

Group Term Life Insurance (GTLI)

Eligible Persons	<ul style="list-style-type: none"> • An eligible person is an employee who is: <ul style="list-style-type: none"> – An Ohio State faculty or staff member who holds an eligible appointment of at least 50% FTE – Employed by an eligible university-affiliated group • An eligible person may also be a retiree of the university who: <ul style="list-style-type: none"> – retires prior to age 70 – was an eligible faculty/staff member – retires with a minimum of 10 years of continuous university service – elects to continue the group term life and accidental death and dismemberment insurance benefit – pays the appropriate group premium to the university 				
Your Contribution	The university (or your eligible employing university-affiliated group) pays the full premium for the coverage while you are an eligible employee.				
Applying for Coverage	No application is required for your enrollment in the GTLI; however, you must designate your beneficiary on the GTLI Enrollment Card.				
Your Effective Date of Coverage	<p>Your GTLI coverage is automatically effective on the date you begin an eligible appointment if you are actively at work.</p> <ul style="list-style-type: none"> • If you are not actively at work on the date your coverage would otherwise become effective, your effective date is deferred until you are actively at work. 				
Coverage Increases	Your increased GTLI benefit amount becomes effective (actively at work condition applies) on the date of the change causing the increase (e.g., the date a salary increase is effective).				
Coverage Decreases	Your decreased GTLI benefit amount will become effective on the date of the change causing the decrease (e.g., the date a salary decrease is effective).				
Benefit	<p>In the event of your death while you are insured, Anthem Life will pay the group term life insurance amount to your designated beneficiary.</p> <p>Note: If you complete the Waiver of Entitlement form, your group term life insurance amount will be equal to the amount you do not waive.</p>				
Benefit Amount	The benefit amount is equal to 2.5 times your regular annual base salary to the nearest dollar, up to a maximum benefit of \$250,000 and subject to the age reduction formula. In no event will the amount be less than \$7,500.				
Maximum Benefit	The maximum benefit is \$500,000 for the combined total of life insurance and accidental death benefit, subject to the age reduction formula.				
Age Reduction	Upon reaching age 55, your GTLI amount will be reduced, according to the age reduction formula below.				
Age Reduction Formula	<p>The age reduction formula goes into affect at age 55 and reduces the calculated group term life insurance and accidental death benefit amount by 3% each October 1.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">If hired on or after July 1, 1977</td> <td style="width: 50%; border: none;">If hired before July 1, 1977</td> </tr> <tr> <td style="border: none;"> <ul style="list-style-type: none"> • benefit will not reduce to less than \$7,500 </td> <td style="border: none;"> <ul style="list-style-type: none"> • benefit will not be reduced by more than \$13,500 • benefit will not reduce to less than \$7,500 </td> </tr> </table>	If hired on or after July 1, 1977	If hired before July 1, 1977	<ul style="list-style-type: none"> • benefit will not reduce to less than \$7,500 	<ul style="list-style-type: none"> • benefit will not be reduced by more than \$13,500 • benefit will not reduce to less than \$7,500
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Age Reduction Calculation (if over age 55)	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"> <ol style="list-style-type: none"> 1. Annual Salary x 2.5 = Value of Life Insurance (Maximum of \$250,000 for active employees or \$200,000 for retirees) 2. Age as of October 1 – 55 = Age Difference 3. Age Difference x .03 = Reduction Percentage 4. Line 1 Value x Line 3 Percentage = Amount of Reduction (Maximum reduction amount = \$13,500 if hired before July 1, 1977) 5. Line 1 – Line 4 = GTLI Benefit (Minimum benefit = \$7,500) </td> <td style="width: 50%; border: none;"> <ol style="list-style-type: none"> 1. \$34,000 x 2.5 = \$85,000 (Maximum of \$250,000 for active employees or \$200,000 for retirees) 2. 58 – 55 = 3 3. 3 x .03 = .09 4. \$85,000 x .09 = \$7,650 (Maximum reduction amount = \$13,500 if hired before July 1, 1977) 5. \$85,000 – \$7,650 = \$77,350 GTLI Benefit (Minimum benefit = \$7,500) </td> </tr> </table>	<ol style="list-style-type: none"> 1. Annual Salary x 2.5 = Value of Life Insurance (Maximum of \$250,000 for active employees or \$200,000 for retirees) 2. Age as of October 1 – 55 = Age Difference 3. Age Difference x .03 = Reduction Percentage 4. Line 1 Value x Line 3 Percentage = Amount of Reduction (Maximum reduction amount = \$13,500 if hired before July 1, 1977) 5. Line 1 – Line 4 = GTLI Benefit (Minimum benefit = \$7,500) 	<ol style="list-style-type: none"> 1. \$34,000 x 2.5 = \$85,000 (Maximum of \$250,000 for active employees or \$200,000 for retirees) 2. 58 – 55 = 3 3. 3 x .03 = .09 4. \$85,000 x .09 = \$7,650 (Maximum reduction amount = \$13,500 if hired before July 1, 1977) 5. \$85,000 – \$7,650 = \$77,350 GTLI Benefit (Minimum benefit = \$7,500) 		
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¹Assumptions: Hired before 7/1/77, turned 58 on birthday that was before 10/1, filed claim after 10/1 of that same year.

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Group Term Life Insurance

Beneficiary	<ul style="list-style-type: none"> The primary beneficiary is the person you name to receive life insurance benefits on your enrollment card. You may name more than one beneficiary. If you name two or more beneficiaries and you do not state their respective share of the benefits, the benefits will be divided equally. If any beneficiary dies before you die, that beneficiary's share will pass to the surviving beneficiaries equally. If you name a person as your beneficiary who is not competent by law, then the benefit payment will be made to the legally appointed guardian of the person. If you and the beneficiary die from the same accident, and the order of deaths cannot be determined, Anthem Life will pay benefits as though you survived the beneficiary.
Minor Named as Beneficiary	If a minor child is named as your beneficiary, a benefit payment will be paid to the trust or legal guardian of the person since children cannot access funds until age 18.
No Beneficiary is Named	<p>If you fail to name a beneficiary or if no beneficiary survives you, Anthem Life will pay your life insurance benefit to your estate or, at Anthem Life's option, to:</p> <ul style="list-style-type: none"> your surviving spouse; otherwise your surviving children equally; otherwise your surviving parent(s) equally; otherwise any person who verifies to Anthem Life that they have incurred funeral or other expenses related to your last illness or death. However, Anthem Life's payment to this person will not exceed \$1,000.
Contingent Beneficiary	In the event of your primary beneficiary's death, payment will be made to the contingent beneficiary. The contingent beneficiary is the person you name on the enrollment card or change card to receive life insurance benefits if payment cannot be made to your primary beneficiary or beneficiaries.
Verification of Beneficiary	It is very important that you keep your beneficiary designation up-to-date. To verify your beneficiary(ies), visit the Office of Human Resources in person and show a photo ID, or submit a notarized letter requesting the names of the designated beneficiaries.
Change of Beneficiary	You may change the beneficiary at any time by completing a Change of Beneficiary form available online at hr.osu.edu/forms/#lifeinsurance or from the Office of Human Resources. You must provide the name of the new beneficiary and the date that the change is to be effective on the form. A change will be effective on the date you state on the form. If you do not include a date for the change to become effective, the change will be effective on the date the university receives the form. If your death occurs before the university receives a form, Anthem Life will not change any payment Anthem Life made before the form was received.
Tax implications	Under IRS regulations, you may be charged income tax on the value of life insurance benefits that exceed \$50,000. You can waive all GTLI coverage above \$50,000 by completing the Waiver of Entitlement form available from the Office of Human Resources (consult your tax advisor for more information). If you wish to increase your coverage at a later date, you will be required to provide medical Evidence of Insurability (EOI).
Waiver of Entitlement	<ul style="list-style-type: none"> You may waive entitlement to any amount of GTLI and accidental death and dismemberment insurance (AD&D) in excess of a specific amount that you designate: <ul style="list-style-type: none"> provided you file a written application with the university on Anthem Life's form; and that the specific amount is the same for both types of insurance. The effective date of the waiver will be the first day of the month on or after the date the university receives the waiver request.
Reinstatement	<ul style="list-style-type: none"> You may reinstate the full amount of GTLI and AD&D for which you are eligible, provided: <ul style="list-style-type: none"> you file a written application with the university on Anthem Life's form; you furnish evidence of insurability acceptable to and approved by Anthem Life. This evidence must be submitted at no expense to Anthem Life; and if reinstatement is approved, the amount will be the full amount of insurance for which you are eligible on the effective date of reinstatement. The effective date of reinstatement will be the January 1 on or following the date the university receives the reinstatement request.
Payment of GTLI Benefit	<p>Anthem Life will pay your GTLI benefit after Anthem Life receives notice and proof of your death.</p> <ul style="list-style-type: none"> Life insurance benefits will be paid: <ul style="list-style-type: none"> In one lump sum by making a deposit in an interest bearing account established by Anthem Life for the designated beneficiary, or By check made payable to the beneficiary, or Other settlement option on which the beneficiary and Anthem Life agree.

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Group Term Life Insurance

Terminal Illness Benefit (Living Benefit)	<ul style="list-style-type: none"> If you are diagnosed as terminally ill, as defined in this section, you may elect to receive an accelerated payment of a portion of the GTLI benefit. This accelerated payment is called the living benefit. The living benefit is equal to 50% of your GTLI amount, up to a maximum of \$50,000. The benefit will be determined as of the date Anthem Life receives your claim form. Any supplemental group term life insurance or dependent group term life insurance is not included in the calculation. The living benefit will be paid in one lump sum to you. After the living benefit is paid, the GTLI amount that remains in force will be equal to the amount which would otherwise apply, reduced by the living benefit payment paid to you. The maximum amount of GTLI that may be converted according to the conversion privilege will be reduced to the amount remaining in force following the living benefit payment. Your group AD&D benefit, if any, will not be affected by payment of the living benefit. Payment of the living benefit discharges Anthem Life of all liability under the group policy and certificate to the extent of the payment. <ul style="list-style-type: none"> – If a terminal illness is diagnosed, notify the Office of Human Resources immediately to apply for this benefit.
Disclosure	<p>The living benefit may be taxable. As with all tax matters, you should consult a personal tax advisor to determine tax consequences prior to making an application.</p> <p>Note: This living benefit may affect your ability to receive certain government benefits or entitlements, such as Medicaid, as the living benefit may be considered an asset in determining eligibility. You may be required to receive and spend all of the available funds prior to becoming eligible for government assistance programs.</p>
Conditions	<ul style="list-style-type: none"> The living benefit election must be made in writing on an Anthem Life claim form. To qualify for this benefit, you must provide satisfactory evidence to Anthem Life that you are terminally ill. This means that your life expectancy is twelve (12) months or less. The evidence must include a certification by a licensed physician. Anthem Life may require, at Anthem Life's expense, an additional examination by a physician of Anthem Life's choice. Anthem Life will make final determination of eligibility. In addition, payment of the living benefit is subject to the following conditions: <ul style="list-style-type: none"> – the group policy, and your GTLI under the group policy, must be in force on the date Anthem Life receives the application; – in the event the group policy ends before Anthem Life pays the living benefit, Anthem Life will reduce the living benefit by any amount of GTLI for which you are covered under a new group policy; – in the event you die after applying for the living benefit but before Anthem Life pays the benefit, Anthem Life will pay the GTLI benefit as if the application had not been made, provided Anthem Life receives notice of death before Anthem Life pays the living benefit; – any irrevocable beneficiary must agree in writing to the living benefit election on a form that satisfies Anthem Life; – in community property states Anthem Life may require the spouse's written consent before the living benefit is paid (Ohio is not currently such a state); – if the living benefit election is forced by creditors, or government agencies, Anthem Life will honor it only to the extent required by law; and – you may receive the living benefit only once.
Exceptions	<p>Anthem Life will not pay the living benefit if:</p> <ul style="list-style-type: none"> you have assigned your GTLI benefit; all or a portion of your GTLI is to be paid to a former spouse as a part of a divorce or dissolution agreement; or the terminal illness is due to an intentionally self-inflicted injury or suicide attempt.
Accidental Death and Dismemberment Benefit (AD&D)	<ul style="list-style-type: none"> Pays the value of the GTLI benefit if you experience the loss of two or more body parts (hand, foot, or eye). The benefit pays the value of one-half of the group term life insurance benefit for the loss of one body part. If loss of life or loss of a body part occurs while you are insured under this certificate and within 365 days of an accident, as a result of the accident and not from any other cause, Anthem Life will pay the additional amount for the loss stated in the table below. "Accident" means the unforeseen consequences of a deliberate or involuntary act. The principal sum (maximum amount) Anthem Life will pay will be determined according to the following benefits table. <p>Note: if you elect the GTLI Waiver of Entitlement, your principal sum will be equal to the amount you elect not to waive. For further information, refer to Waiver of Entitlement section of this booklet.</p>
Accidental Death Insurance	<p>The benefit amount is equal to the amount of your GTLI in force at the time of death. Accidental death insurance will reduce and terminate the same as your group term life insurance.</p>
Principal Sum	<p>The principal sum is the benefit amount that is equal to 2.5 times your regular annual base salary to the nearest dollar, up to a maximum benefit of \$250,000 (\$200,000 maximum for retirees) and subject to the age reduction formula. In no event will the amount be less than \$7,500.</p>

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Group Term Life Insurance

Accidental Dismemberment Insurance	<ul style="list-style-type: none"> The benefit amount is equal to the benefit amount of the GTLI in force at the time of the loss and is based on the following Table of Losses. In the table, "loss of a body part" means the loss of a hand or foot or loss of sight. "Loss of a hand or foot" means a hand or foot is separated at the wrist or ankle joint or above. "Loss of sight" means sight in at least one eye is completely destroyed and cannot be restored. Accidental dismemberment insurance will reduce and terminate the same as your group term life insurance. 						
Table of Losses and Benefits	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: left;">Loss</th> <th style="width: 50%; text-align: left;">Benefit</th> </tr> </thead> <tbody> <tr> <td>Loss of Two Body Parts</td> <td>Principal Sum</td> </tr> <tr> <td>Loss of One Body Part</td> <td>One-half the Principal Sum</td> </tr> </tbody> </table> <p>Note: The total amount of benefits for two or more losses resulting from the same accident will be limited to the principal sum.</p>	Loss	Benefit	Loss of Two Body Parts	Principal Sum	Loss of One Body Part	One-half the Principal Sum
Loss	Benefit						
Loss of Two Body Parts	Principal Sum						
Loss of One Body Part	One-half the Principal Sum						
Payment of Accidental Benefit	<ul style="list-style-type: none"> Anthem Life will pay benefits for the loss of a body part to you. Anthem Life will pay benefits for accidental loss of life to the same designated beneficiary for your GTLI benefits. Refer to the GTLI provisions for beneficiary and payment of benefit information. 						
Age Reduction Formula	<p>The principal sum will be reduced each October 1, beginning at age 55. Each reduction will be equal to 3% of the amount in force prior to any reductions. In no event will the principal sum:</p> <ul style="list-style-type: none"> for individuals hired prior to July 1, 1977, reduce by more than \$13,500, or reduce to less than \$7,500. for individuals hired on or after July 1, 1977, reduce to less than \$7,500. 						
Non-covered Accidental Losses	<ul style="list-style-type: none"> Anthem Life will not pay AD&D benefits for a loss caused by or connected with any of the following: <ul style="list-style-type: none"> – suicide or self-injury committed or inflicted while sane or insane; – disease; physical or mental impairment; or medical or surgical treatment or diagnostic or preventive care (unless such treatment or care is provided in connection with an accidental injury); or infection (except infection of an accidentally caused wound); – taking any drug or chemical unless taken as prescribed by a physician or as directed by the pharmaceutical manufacturer; – duty as a member of any military, naval or air organization; taking part in a riot or in any declared or undeclared war; – taking part in, committing, or attempting to commit a crime; – riding, driving, or testing a vehicle used in a race or speed contest; or taking part in the sports of parachute jumping, sky diving, or hang gliding. Your AD&D coverage is provided for accidents that are associated with your employment or occupation, as well as accidents that are not, subject to the limits above. 						
Notice of Claim	<p>The university should be notified within 20 days after a loss of life or body part occurs. If notice cannot be given within this time, it must be given as soon as reasonably possible. The university will need the faculty or staff member's full name, social security number, and birthdate.</p>						
Claim Form and Filing	<ul style="list-style-type: none"> You may file a claim by contacting the Office of Human Resources. The university will file the claim with Anthem Life within 7 days of the date of notification of the loss or as soon as possible after receipt of all necessary documentation. If it is not reasonably possible to file the claim within this time, failure to file will not void or reduce the claim if it is filed as soon as reasonably possible. No claim may be filed later than 15 months after the date of loss unless the person making the claim suffered from a mental handicap, incompetency, or was a minor. 						
Assignment of Benefits	<ul style="list-style-type: none"> You have the right to assign all of your rights and privileges under the group policy. This is a formal transfer of all or some of the rights of ownership of the certificate holder to another person. No assignment will be binding on Anthem Life until it is filed at Anthem Life's home office. Anthem Life assumes no responsibility for the validity of any assignment. Benefits are generally assigned to the interment service provider (funeral home). 						
Continuation of Group Term Life Insurance during Total Disability	<ul style="list-style-type: none"> If you become totally disabled, Anthem Life will continue your GTLI coverage, subject to the payment of the required premium by the university. In order to make application for this continued coverage, contact the university. The total disability must be due to a sickness or injury which: <ul style="list-style-type: none"> – was not self-inflicted – keeps you from performing the duties of any occupation for which you are or become qualified by reason of education, training or experience – results in total disability, as determined by the Ohio Public Employees Retirement System (OPERS), the State Teachers Retirement System of Ohio (STRS), and/or Unum (the university's disability plan administrator). 						

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Group Term Life Insurance

Disability Continuation Coverage – Begin Date	Coverage continuation will begin on the last day you were actively-at-work. If OPERS/STRS or Unum has not yet determined whether or not you are totally disabled at the time your coverage would otherwise end, your coverage may be continued until a determination is made according to the Termination of Coverage section in this booklet.
Disability Continuation Duration	Your group term life insurance will be continued under the group policy until the first of the following occurs: <ul style="list-style-type: none"> • the date your disability ends (as determined by OPERS/STRS and/or Unum) • three years from the date your disability began, if it began prior to your attainment of age 60 • one year from the date your disability began, if it began on or after your 60th birthday, but prior to your attainment of age 65 • the date you do not prove your disability when required • the date you refuse to be examined as required • the date your coverage would terminate if you were not totally disabled
Special Note	If you fail to make application for this continued coverage and your death occurs after your GTLI terminates, Anthem Life will pay the GTLI benefit that would have been in force at the time of your death if: <ul style="list-style-type: none"> • you were totally disabled on the date your coverage terminated • you remained totally disabled to the date of death • you would have qualified for this continued coverage if you had made application
Coverage Conversion During Disability	When your continued coverage ends, you may convert your GTLI to individual life insurance if you are no longer an eligible employee. <ul style="list-style-type: none"> • If you exercise the conversion right stated in this booklet, and it is found that you left the group because of a total disability that would have allowed your term life coverage to be continued under the group policy, you may return your individual whole life policy to Anthem Life and request continuation of group term life insurance. Under these circumstances, insurance will be continued during your total disability according to all conditions stated here. Anthem Life will refund any premiums you paid for the individual whole life policy. • Anthem Life will consider the beneficiary to be the same as the one in effect before you converted your coverage.
Retirees	Retirees who qualify as eligible persons may elect to continue the GTLI amount in force on the date of retirement, up to a maximum of \$200,000 and subject to the Age Reduction Formula. <ul style="list-style-type: none"> • Available only to faculty and staff who, at the time of retirement from the university, held regular appointments of at least 50% FTE and had at least 10 years of continuous university service. These benefits are not available to any other appointment type. • If you retire before age 70, the same GTLI benefit you have as an employee may be continued after retirement at your expense. Your quarterly premium to continue retiree group term life insurance is currently \$69.00 per quarter. Payments are made directly to the university. • If continuation is elected, benefits will continue to reduce according to the age reduction schedule. Benefits will terminate at age 70. • After age 70, the coverage may be converted to an individual whole life policy. If application is made within 31 days of your 70th birthday, no medical evidence of insurability (EOI) is required. Payments are made directly to Anthem Life. • If continuation is not elected, or upon reaching age 70, the university provides a Post Retirement Death Benefit (PRLI) to eligible retired faculty and staff (see next section).
Termination of Coverage	Your university-provided GTLI coverage will end at 12:00 midnight at the end of the day any of the following happens: <ul style="list-style-type: none"> • You transfer to an ineligible appointment. • You have a reduction in the percentage of your appointment (below 50% FTE). • You terminate employment. • You retire (see Retirees section for continuation information). • The group policy ends.
Conversion Privilege for Group Term Life Insurance	You have the right to convert, or change GTLI to an individual whole life insurance, in either of two situations: <ol style="list-style-type: none"> 1. If you transfer to an ineligible appointment; or have a reduction in the percentage of your appointment (below 50% FTE); or terminate employment, you may convert your coverage by: <ul style="list-style-type: none"> • Applying to Anthem Life in writing within 31 days after your coverage ends, and • Paying the premium due on your new individual whole life policy. Anthem Life will determine your eligibility and, if approved, issue to you an individual whole life insurance policy. • The new premium amount will be calculated according to your age and the risk category to which you belong. Anthem Life will not require Evidence of Insurability (EOI), which means you will not have to answer any questions about your health. If you have applied in writing and paid the premium, the new policy will become effective at the start of the 32nd day after your group coverage ends. • The amount of insurance that may be converted may be for the same amount that you were insured for under the group policy, or less.

Continued on next page . . .

Group Term Life Insurance

Conversion Privilege for Group Term Life Insurance	<p>2. If the group policy ends or changes so that your appointment no longer has life insurance coverage, you may convert your coverage, if it has been in effect under the group policy for at least five years, by:</p> <ul style="list-style-type: none"> • Applying to Anthem Life in writing within 31 days after your coverage ends, and • Paying the premium due on your new individual whole life policy. Anthem Life will determine your eligibility and, if approved, issue to you an individual whole life insurance policy. • The new premium amount will be calculated according to your age and the risk category to which you belong. Anthem Life will not require Evidence of Insurability (EOI), which means you will not have to answer any questions about your health. If you have applied in writing and paid the premium, the new policy will become effective at the start of the 32nd day after your group coverage ends. • The amount of insurance that may be converted will not be more than: <ul style="list-style-type: none"> – the amount you were insured for under the group plan minus any other coverage under a new or reinstated group life plan that becomes available within 31 days after your group coverage ended; or – \$2,000; – whichever is less. • If your death occurs after group coverage ends, but within the 31-day period during which you can exercise the conversion rights, Anthem Life will pay your beneficiary whether or not you have applied to convert the insurance. The benefit paid will be the amount you could have converted.
Mis-statement of Age	<p>If the covered person's age is stated to Anthem Life incorrectly, Anthem Life will pay the correct benefits that apply to the covered person's actual age.</p>
Legal Actions	<p>Legal action against the group policy may not be brought until at least 60 days after a claim has been filed which proves the loss according to the terms in the certificate. A person may not wait longer than three years to bring legal action.</p>
Changes in the Group Policy	<p>No agent or employee has the authority to change the group policy or to waive any of its provisions. Any change must be approved by an executive officer of Anthem Life, and this approval must be endorsed on the policy or attached to it.</p>

Post-Retirement Life Insurance

Post-Retirement Life Insurance (PRLI)	<p>Retired faculty and staff are eligible for the post-retirement life insurance (PRLI) if the following three conditions are met:</p> <ol style="list-style-type: none"> 1. Retired after October 1, 1971 2. Retired with a minimum of 10 full years of continuous regular service with Ohio State 3. Eligible for retirement benefits under any State of Ohio approved retirement program <ul style="list-style-type: none"> • Retirees who elect to continue the group term life insurance, will be eligible for the PRLI when the coverage terminates at age 70, or upon voluntary cancellation • Retirees who elect to waive the group term life insurance at retirement will be eligible for the PRLI at that time • The PRLI is provided at no premium cost to eligible retirees <p>Note: Employees of university-affiliated groups are specifically excluded from eligibility for this benefit.</p>												
PRLI Benefit Chart	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; padding: 5px;">Full Years of Continuous Regular Ohio State Service at Retirement</th> <th style="text-align: center; padding: 5px;">Benefit Amount</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">Less than 10 years</td> <td style="text-align: center; padding: 5px;">\$ 0</td> </tr> <tr> <td style="padding: 5px;">10 years, but less than 15 years</td> <td style="text-align: center; padding: 5px;">\$2,000</td> </tr> <tr> <td style="padding: 5px;">15 years, but less than 20 years</td> <td style="text-align: center; padding: 5px;">\$3,000</td> </tr> <tr> <td style="padding: 5px;">20 years, but less than 25 years</td> <td style="text-align: center; padding: 5px;">\$4,000</td> </tr> <tr> <td style="padding: 5px;">25 years or more</td> <td style="text-align: center; padding: 5px;">\$5,000</td> </tr> </tbody> </table>	Full Years of Continuous Regular Ohio State Service at Retirement	Benefit Amount	Less than 10 years	\$ 0	10 years, but less than 15 years	\$2,000	15 years, but less than 20 years	\$3,000	20 years, but less than 25 years	\$4,000	25 years or more	\$5,000
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25 years or more	\$5,000												
Beneficiary	<ul style="list-style-type: none"> • The primary beneficiary is the person you name to receive the benefit on your Post-Retirement Life Insurance Beneficiary Designation form. • If you name a person as your beneficiary who is not competent by law, then the benefit payment will be made to the legally appointed guardian of the person. • If you and the beneficiary die from the same accident, and the order of deaths cannot be determined, Anthem Life will pay benefits as though you survived the beneficiary. • To verify your beneficiary(ies), visit the Office of Human Resources in person and show a photo ID, or submit a notarized letter requesting the names of the designated beneficiaries. 												
Minor Named as Beneficiary	<p>If a minor child is named as your beneficiary, a benefit payment will be paid to the trust or legal guardian of the person since children cannot access funds until age 18.</p>												
No Beneficiary is Named	<p>If you fail to name a beneficiary or if no beneficiary survives you, Anthem Life will pay your benefit, in descending order, to:</p> <ul style="list-style-type: none"> • your estate • your surviving spouse • your surviving children • your surviving parent(s) • any person who verifies to Anthem Life that they have incurred funeral or other expenses related to your last illness or death. However, Anthem Life's payment to this person will not exceed \$1,000. 												
Contingent Beneficiary	<p>In the event of your primary beneficiary's death, payment will be made to the contingent beneficiary. The contingent beneficiary is the person you name on the form to receive benefits if payment cannot be made to your primary beneficiary.</p>												
Verification of Beneficiary	<p>It is very important that you keep your beneficiary designation up-to-date. To verify your beneficiary(ies), visit the Office of Human Resources in person and show a photo ID, or submit a notarized letter requesting the names of the designated beneficiaries.</p>												
Change of Beneficiary	<p>You may change your beneficiary at any time by completing a new form available online at hr.osu.edu/forms/#lifeinsurance or from the Office of Human Resources. A change will be effective on the date you sign the new form.</p>												
Notice of Claim	<p>The university should be notified within 20 days after a loss of life occurs. If notice cannot be given within this time, it must be given as soon as reasonably possible. The university will need the faculty or staff member's full name, social security number, and birthdate.</p>												
Claim Form and Filing	<p>You may file a claim by contacting the Office of Human Resources. The university will file the claim with Anthem Life. No claim may be filed later than 15 months after the date of loss unless the person making the claim suffered from a mental handicap, incompetency, or was a minor.</p>												
Payment of PRLI Benefit	<p>Anthem Life will pay your PRLI after Anthem Life receives notice and proof of your death.</p> <ul style="list-style-type: none"> • PRLI will be paid: <ul style="list-style-type: none"> – By check made payable to the beneficiary, or – Other settlement option on which the beneficiary and Anthem Life agree. 												

Dependent Group Term Life Insurance (DGLI)

Eligible faculty and staff may purchase DGLI benefits for their spouse or same-sex domestic partner (affidavit required) and children. This benefit pays up to \$10,000 (depending on the coverage level selected) to you in the event of the death of your covered spouse, same-sex domestic partner, or child.

<p>Eligibility</p>	<p>If you are eligible for the university-provided Group Term Life Insurance benefit, you are eligible to elect coverage on your eligible dependents:</p> <ul style="list-style-type: none"> • Your spouse or same-sex domestic partner (separate affidavit required for domestic partner). <ul style="list-style-type: none"> – You may elect coverage for your eligible spouse/same-sex domestic partner as an eligible dependent even when they are employed by the university and eligible for the Group Term Life Insurance benefit. • Dependent children (if legally dependent by IRS standards or court-ordered): <ul style="list-style-type: none"> – Your unmarried natural-born, adopted or step children. – The unmarried children of your declared same-sex domestic partner. – Children under your legal guardianship.
<p>Enrollment</p>	<p>Complete the DGLI Enrollment and Affidavit (available online at hr.osu.edu/forms/#lifeinsurance or from the Office of Human Resources) and return within 31 days to the Office of Human Resources. You may enroll, without medical Evidence of Insurability (EOI), within 31 days of:</p> <ul style="list-style-type: none"> • Employment in an eligible appointment. • Transferring from an ineligible appointment to an eligible appointment. • A qualifying status change. <p>To enroll at any other time requires submission of medical Evidence of Insurability (EOI).</p>
<p>Qualifying status changes</p>	<p>When a qualifying status change occurs, notify the Office of Human Resources within 31 days, in order to make enrollment changes.</p> <ul style="list-style-type: none"> • Family status changes include: <ul style="list-style-type: none"> – Marriage or establishment of a same-sex domestic partnership. – Divorce or termination of a same-sex domestic partnership. – Birth, adoption, legal custody, or guardianship of a child. – Dependent child reaching age limit (19 or 23) and/or no longer claimed as your dependent for Federal tax purposes. • Employment status changes include: <ul style="list-style-type: none"> – Change in the full-time equivalency of your appointment that affects benefit eligibility. – Change in your appointment type that affects your benefits eligibility.
<p>Applying for Coverage</p>	<p>To apply for coverage for your dependents under DGLI you must complete the DGLI Enrollment form available online at hr.osu.edu/forms/#lifeinsurance or from the Office of Human Resources. If you select your desired level of coverage:</p> <ul style="list-style-type: none"> • within 31 days of a qualifying status change, coverage on your dependents is automatically approved. • after the 31-day enrollment period, approval of coverage on your dependents may be based on medical evidence of insurability.
<p>Eligible Dependents</p>	<p>An eligible dependent includes:</p> <ul style="list-style-type: none"> • Your spouse; • Your declared same-sex domestic partner (separate affidavit required, see below); • Your or your spouse/partner's unmarried child or stepchild who is less than age 23. A child is an eligible dependent only if legally dependent by IRS standards or by court order. This includes children who have been adopted by you or your spouse/partner, or who are in the legal guardianship of you or your spouse/partner pursuant to an interlocutory order of adoption. Your stepchild must be a member of your household and primarily dependent upon you for support and maintenance to be eligible. <ul style="list-style-type: none"> – A child must not be employed on a regular full-time basis, or on active duty in any military, naval or air force of any country, or participating as an employee in any university-paid group life insurance plan. <p>Note: The university shall have the right to request information needed to determine the dependent's eligibility.</p>
<p>Same-Sex Domestic Partnership</p>	<p>Faculty and staff may elect coverage for a declared same-sex domestic partner. The Affidavit of Domestic Partnership on the back of the DGLI form is required. The DGLI Enrollment form is available online at hr.osu.edu/forms/#lifeinsurance or from the Office of Human Resources.</p> <p>Note: The affidavit included on the DGLI enrollment form is separate from the university Affidavit of Domestic Partnership form that is required for receipt of such benefits as the Child Care Center, Family and Medical Leave (FML), and Sick Leave. This separate affidavit is available online at hr.osu.edu/forms/#domesticpartnership or from the Office of Human Resources.</p>

Continued on next page . . .

Dependent Group Term Life Insurance (DGLI)

Effective Date of Coverage	<ul style="list-style-type: none"> If DGLI is elected during your initial 31-day enrollment period, your dependents' coverage is effective on the same date as your Group Term Life Insurance coverage. If DGLI is elected within 31 days of a qualifying status change, coverage is effective on the event date (actively at work condition applies). If DGLI is elected at other times, coverage is effective on the approval date from Anthem Life (actively at work condition applies). 																
New Dependents	If you add a new dependent to your family while your dependent coverage is in effect, the new dependent will be covered automatically on the date the new dependent became eligible. A newborn child will be covered from the time of the live birth. Contact the Office of Human Resources as soon as possible.																
Qualifying status changes	<p>When a qualifying status change occurs, notify the Office of Human Resources within 31 days, in order to make enrollment changes.</p> <ul style="list-style-type: none"> Family status changes include: <ul style="list-style-type: none"> – Marriage or establishment of a same-sex domestic partnership. – Divorce or termination of a same-sex domestic partnership. – Birth, adoption, legal custody, or guardianship of a child. – Dependent child reaching age limit (19 or 23) and/or no longer claimed as your dependent for Federal tax purposes. Employment status changes include: <ul style="list-style-type: none"> – Change in the full-time equivalency of your appointment that affects benefit eligibility. – Change in your appointment type that affects your benefits eligibility. 																
Coverage Increases	<p>Coverage increases for your covered dependents will become effective on the later of:</p> <ul style="list-style-type: none"> Date of the change causing the increase Date coverage is approved, if required. Anthem Life will only require medical evidence of insurability if the increase is due to the employee's election to change the benefit. 																
Coverage Decreases	<p>Coverage decreases for your covered dependents will become effective on the later of:</p> <ul style="list-style-type: none"> Date of the change causing the decrease First of the month following the change <p>Note: If your dependent is confined at home for medical care or treatment, or confined as an inpatient on the date coverage would otherwise become effective, your dependent's coverage will be postponed to the date of final medical discharge or release from the hospital.</p>																
Medical Evidence of Insurability (EOI)	If you do not elect DGLI for your dependents during your initial enrollment period or within 31 days of a qualifying status change, you may enroll your dependents in DGLI by providing medical Evidence of Insurability (EOI). The evidence must be submitted at no expense to Anthem Life. Coverage will be effective as of the approval date received from Anthem Life.																
Benefit Amount	Your DGLI benefit amount is determined by the plan you select on your DGLI Enrollment Card. DGLI benefits will terminate according to the information contained in Termination of Coverage.																
DGLI Plan Comparison Chart	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th></th> <th>Monthly Premium</th> <th>Coverage for Spouse/ Same-Sex Domestic Partner:</th> <th>Coverage for each child:</th> </tr> </thead> <tbody> <tr> <td>Plan 1</td> <td>\$2.00</td> <td>\$5,000</td> <td>\$2,500</td> </tr> <tr> <td>Plan 2</td> <td>\$4.00</td> <td>\$10,000</td> <td>\$5,000</td> </tr> <tr> <td>Plan 3</td> <td>\$6.00</td> <td>\$10,000</td> <td>\$10,000</td> </tr> </tbody> </table>		Monthly Premium	Coverage for Spouse/ Same-Sex Domestic Partner:	Coverage for each child:	Plan 1	\$2.00	\$5,000	\$2,500	Plan 2	\$4.00	\$10,000	\$5,000	Plan 3	\$6.00	\$10,000	\$10,000
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Plan 3	\$6.00	\$10,000	\$10,000														
Payment of Benefit	Anthem Life will pay the benefit amount when Anthem Life receives proof of your dependent's death. Payment will be made to you in one lump sum. You will always be considered the beneficiary for DGLI benefits.																
Notice of Claim	The university should be notified within 20 days after a loss of life occurs. If notice cannot be given within this time, it must be given as soon as reasonably possible. The university will need the faculty or staff member's full name, social security number and birthdate, and the same information for the dependent.																
Claim Form and Filing	You may file a claim by contacting the Office of Human Resources. The university will file the claim with Anthem Life within 7 days of the date of notification of the loss or as soon as possible after receipt of all necessary documentation. If it is not reasonably possible to file the claim within this time, failure to file will not void or reduce the claim if it is filed as soon as reasonably possible. No claim may be filed later than 15 months after the date of loss unless the person making the claim suffered from a mental handicap, incompetency, or was a minor.																
Assignment of Benefits	<ul style="list-style-type: none"> You have the right to assign all of your rights and privileges under the group policy. This is a formal transfer of all or some of the rights of ownership under your policy to another person. No assignment will be binding on Anthem Life until it is filed at Anthem Life's home office. Anthem Life assumes no responsibility for the validity of any assignment. Benefits are generally assigned to the interment service provider (funeral home). 																

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Dependent Group Term Life Insurance (DGLI)

Termination of Coverage	<p>Coverage for your dependents will end at midnight at the end of the day any of the following happens:</p> <ul style="list-style-type: none"> • submission of 30-day written cancellation notice to the Office of Human Resources • divorce, or termination of domestic partnership • a dependent no longer meets the definition of dependent • you transfer to an appointment that is not eligible for coverage • you terminate employment with the university • you retire • you reach age 70 • the group policy is ended for any reason
Conversion Privilege for DGLI	<p>Your dependent has the right to convert or change his or her DGLI to an individual whole life insurance, in either of same two situations in which you have the right to convert your GTLI. The conversion privilege for your dependents is the same as your conversion privilege for each of those situations. In the event of your death, the conversion privilege for your dependent is the same as your conversion privilege in the event you terminate employment or transfer to an appointment not eligible for coverage. These two situations are:</p> <ol style="list-style-type: none"> 1. If you transfer to an ineligible appointment; or have a reduction in the percentage of your appointment (below 50% FTE); or terminate employment, your dependent may convert coverage by: <ul style="list-style-type: none"> • Applying to Anthem Life in writing within 31 days after your coverage ends, and • Paying the premium due on the new individual whole life policy. • Anthem Life will determine your dependent's eligibility and, if approved, issue to him or her an individual whole life insurance policy. <ul style="list-style-type: none"> – The new premium amount will be calculated according to your dependent's age and the risk category to which he or she belongs. Anthem Life will not require Evidence of Insurability (EOI), which means he or she will not have to answer any questions about his or her health. If your dependent has applied in writing and paid the premium, the new policy will become effective at the start of the 32nd day after the group coverage ends. – The amount of insurance that may be converted may be for the same amount that your dependent was insured for under the group policy, or less. 2. If the group policy ends; or changes so that your appointment no longer has life insurance coverage, your dependent may convert coverage, if it has been in effect under the group policy for at least five years, by: <ul style="list-style-type: none"> • Applying to Anthem Life in writing within 31 days after coverage ends, and • Paying the premium due on the new individual whole life policy. • Anthem Life will determine your dependent's eligibility and, if approved, issue to him or her an individual whole life insurance policy. <ul style="list-style-type: none"> – The new premium amount will be calculated according to your dependent's age and the risk category to which he or she belongs. Anthem Life will not require Evidence of Insurability (EOI), which means your dependent will not have to answer any questions about his or her health. If your dependent has applied in writing and paid the premium, the new policy will become effective at the start of the 32nd day after the group coverage ends. – The amount of insurance that may be converted will not be more than \$2,000 or the amount your dependent was insured for under the group plan minus any other coverage under a new or reinstated group life plan that becomes available within 31 days after the group coverage ended. • If your death occurs after group coverage ends, but within the 31-day period during which your dependent can exercise the conversion rights, Anthem Life will pay you whether or not your dependent has applied to convert the insurance. The benefit paid will be the amount your dependent could have converted. • In addition, the conversion privilege is available to your dependent when you retire and continue your GTLI and AD&D. The conversion privilege for your dependent is the same as your conversion privilege in the event you terminate employment or transfer to an appointment not eligible for coverage. • The conversion privilege is also available to your spouse/partner if his or her coverage ends due to legal separation, divorce, or termination of the declared partnership. The conversion privilege for your spouse/partner is the same as your conversion privilege in the event you terminate employment or transfer to an appointment not eligible for coverage. • For your dependent child, the conversion privilege is also available when his or her coverage ends because the child no longer qualifies as a dependent as defined in the "Dependent Eligibility" section of this certificate. The conversion privilege for your dependent child is the same as your conversion privilege in the event you terminate employment or transfer to an appointment not eligible for coverage.
Mis-statement of Age	<p>If the covered person's age is stated to Anthem Life incorrectly, Anthem Life will pay the correct benefits that apply to the covered person's actual age.</p>
Legal Actions	<p>Legal action against the group policy may not be brought until at least 60 days after a claim has been filed which proves the loss according to the terms of the policy. A person may not wait longer than three years to bring legal action.</p>
Changes in the Group Policy	<p>No agent or employee has the authority to change the group policy or to waive any of its provisions. Any change must be approved by an executive officer of Anthem Life, and this approval must be endorsed on the policy or attached to it.</p>

Voluntary Group Term Life Insurance (VGTLI)

The VGTLI program is designed to provide life insurance benefits in addition to the university-provided group term life insurance benefit as described in this publication. It provides protection for your spouse and children at group rates.

Voluntary Group Term Life Insurance (VGTLI)	The voluntary group term life insurance (VGTLI) program is designed to provide life insurance benefits in addition to the university-provided group term life insurance benefit as described in this booklet.												
VGTLI Benefit Amounts Chart	<table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th style="width: 70%;"></th> <th style="width: 15%;">Minimum</th> <th style="width: 15%;">Maximum</th> </tr> </thead> <tbody> <tr> <td>Employee:</td> <td style="text-align: center;">\$20,000</td> <td style="text-align: center;">\$300,000</td> </tr> <tr> <td>Spouse¹:</td> <td style="text-align: center;">\$10,000</td> <td style="text-align: center;">\$150,000</td> </tr> <tr> <td>Each Dependent Child:</td> <td style="text-align: center;">\$5,000</td> <td style="text-align: center;">\$10,000</td> </tr> </tbody> </table> <p>¹The maximum for a spouse is up to ½ of the VGTLI amount you elect for yourself</p> <ul style="list-style-type: none"> Coverage for yourself and your spouse can be purchased in increments of \$5,000 between the minimum and the maximum limits. No individual may be covered as both an employee and as a dependent. You must elect VGTLI coverage for yourself in order to have coverage for your spouse or children. All children are covered under one plan at the same premium rate. If you have already elected dependent child coverage – new children are automatically covered. The detailed plan description for VGTLI is available from Anthem Life. 		Minimum	Maximum	Employee:	\$20,000	\$300,000	Spouse¹:	\$10,000	\$150,000	Each Dependent Child:	\$5,000	\$10,000
	Minimum	Maximum											
Employee:	\$20,000	\$300,000											
Spouse¹:	\$10,000	\$150,000											
Each Dependent Child:	\$5,000	\$10,000											
Eligibility	Faculty and staff with university appointments of 50% FTE or greater who are eligible for the university-provided group term life insurance benefit. Note: Employees of university affiliated groups are specifically excluded from eligibility for this benefit.												
Enrollment	<p>You may enroll:</p> <ul style="list-style-type: none"> Within 31 days of: <ul style="list-style-type: none"> – Employment in an eligible appointment. – Transferring from an ineligible appointment to an eligible appointment. – A qualifying status change. During special enrollment periods (not offered annually). At any time with medical Evidence of Insurability (EOI). <p>You will need to complete the VGTLI application available online at hr.osu.edu/forms/#lifeinsurance, which includes payroll deduction authorization.</p> <ul style="list-style-type: none"> If you are applying for insurance coverage amounts only up to the guarantee issue limits (see below), complete sections B, C, and D of the application. Then read sections F and G, sign and date the form in section G, and if married, have your spouse also sign and date the application in section G. If you are applying for insurance coverage amounts above the guarantee issue limits (see below), or you are enrolling past the initial 31-day enrollment period, you must also fill out section F for each person requesting amounts above the guarantee issue limits. <p>Note: You or your spouse may be subject to medical examinations on amounts exceeding the guarantee issue limits.</p>												
Guarantee Issue	Guarantee Issue is defined as an amount of insurance coverage that is provided without consideration of past or current medical history or condition. This means you cannot be turned down for insurance up to the guarantee issue amount. As an eligible employee, you and your spouse, if under age 65, automatically qualify for guarantee issue as long as you apply during the qualifying status change period.												
Guarantee Issue Amounts	<ul style="list-style-type: none"> The guarantee issue amounts are as follows if the VGTLI Enrollment form is submitted within 31 days of the initial eligibility date: Employee: \$100,000 Spouse: \$40,000 Children: \$10,000 per child All increases in current coverage for the employee or spouse require medical Evidence of Insurability. (EOI) 												
Qualifying Status Changes	<p>When a qualifying status change occurs, notify the Office of Human Resources within 31 days, in order to make enrollment changes.</p> <ol style="list-style-type: none"> 1. Family status changes include: <ul style="list-style-type: none"> Marriage. Divorce. Birth, adoption, custody, or guardianship of a child. Dependent child reaching age limit (23) or no longer claimed as your dependent for Federal tax purposes. 2. Employment status changes include: <ul style="list-style-type: none"> FTE of your appointment with the university changes, effecting your benefits eligibility. Your appointment type changes, effecting your benefits eligibility. 												

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Voluntary Group Term Life Insurance (VGTLI)

Effective Date of Coverage	<ul style="list-style-type: none"> Coverage for the VGTLI Guarantee Issue amounts is effective upon your initial eligible appointment date. All amounts over VGTLI Guarantee Issue amounts that you have elected are effective on the first of the month following Anthem Life's approval date. You will receive a certificate of insurance from Anthem Life indicating the effective date of your VGTLI coverage.
Definition of Dependent Children	<p>Eligible dependent children include unmarried children, stepchildren, adopted children and any child defined as a dependent by IRS standards or by court order upon you.</p> <ul style="list-style-type: none"> Age 0-14 days: not eligible. Age 15 days to 6 months: limited to \$500. Age 6 months to 23 years: eligible for full death benefit elected (\$5,000 or \$10,000).
Accidental Death Benefit	<p>Provides an additional lump sum payment in an amount equal to your life coverage if your death occurs while insured and within 365 days of an accidental bodily injury and death is a direct result of the injury. Subject to benefit reductions listed under Benefit Reductions.</p> <ul style="list-style-type: none"> Spouse and dependent child coverage does not include accidental death benefits.
Exclusions	<p>No Accidental Death benefits are paid for a loss caused by or connected with:</p> <ul style="list-style-type: none"> Suicide or self-inflicted injury committed or inflicted while sane or insane Disease Physical or mental impairment Medical or surgical treatment or diagnostic or preventive care (unless such treatment or care is provided in connection with an accidental injury) Infection (except infection of an accidentally caused wound) Taking any drug or chemical unless taken as prescribed by a physician or as directed by the pharmaceutical manufacturer Duty as a member of any military, naval, or air organization Taking part in a riot or in any declared or undeclared war Taking part in, committing, or attempting to commit a crime Riding, driving or testing a vehicle used in a race or speed contest Taking part in the sports of parachute jumping, sky diving or hang gliding Flying in any aircraft as a pilot or crewmember Experimental flying or flying for the purpose of training
Terminal Illness (Living) Benefit	<ul style="list-style-type: none"> An accelerated life insurance option that provides you or your dependents with up to 50% of your elected VGTLI amount, or \$50,000, whichever is less. A living benefit amount that is less than \$5,000 will not be paid. To file a claim, you or your dependents must be under age 70, terminally ill with a life expectancy of 12 months or less. The amount of the VGTLI benefit payable to the beneficiary at death is reduced by the amount of any living benefit amount advanced prior to death. Living benefits will be paid only once for each person who qualifies. Anthem Life recommends that you consult your tax advisor for any implications regarding the taxability of the living benefits payment. <p>Note: The receipt of Living Benefits may affect your eligibility for public assistance programs such as Medicaid, Aid to Families with Dependent Children, and Supplemental Security Income. Consult with the appropriate social services agency to determine the impact on eligibility.</p>
Exclusions	<p>Terminal Illness (Living) Benefits are not available if:</p> <ul style="list-style-type: none"> You are age 70 or over You have assigned your life insurance proceeds All or a portion of the life insurance is to be paid to your child or a former spouse as part of a divorce agreement The covered person met the qualifications for this benefit as a result of attempted suicide or self-inflicted injury The amount of life insurance is less than \$10,000 You exercised a portability option
Premium Waiver	<p>The premium waiver clause allows your VGTLI to be continued without payment of premium if, prior to age 60 and while you are insured, you become totally disabled and your disability lasts for six months or longer. Once you are approved for waiver of premium, your premiums, as well as the premiums for any dependent coverage, will be waived as long as total disability continues. Waiver of premium terminates at age 70.</p>

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Voluntary Group Term Life Insurance (VGTLI)

Benefit Reductions	<p>When you or your spouse reach age 65, the VGTLI benefits for you or your spouse are reduced to a percentage of the original amount as follows, based on each person's age:</p> <table style="margin-left: 20px; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; padding-right: 20px;">Age</th> <th style="text-align: left;">Benefit %</th> </tr> </thead> <tbody> <tr> <td>65 to 69</td> <td>65%</td> </tr> <tr> <td>70 to 74</td> <td>40%</td> </tr> <tr> <td>75 to 79</td> <td>28%</td> </tr> <tr> <td>80 and over</td> <td>20%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> If your coverage becomes effective at age 65 or after, reductions will not begin until the next group anniversary date. Accidental Death benefits will follow this same reduction schedule. If a dependent's benefit exceeds 50% of an employee's life insurance amount in force, the dependent's benefit will be reduced to the 50% level. 	Age	Benefit %	65 to 69	65%	70 to 74	40%	75 to 79	28%	80 and over	20%
Age	Benefit %										
65 to 69	65%										
70 to 74	40%										
75 to 79	28%										
80 and over	20%										
Termination of Coverage	<p>Your coverage will cease:</p> <ul style="list-style-type: none"> With submission of a 30-day written cancellation notice to the Office of Human Resources. On the last day of the pay period in which you transfer to an ineligible appointment, terminate employment, or retire. <p>You dependent's coverage will cease:</p> <ul style="list-style-type: none"> With submission of a 30-day written cancellation notice to the Office of Human Resources. On the last day of the pay period in which you transfer to an ineligible appointment, terminate employment, or retire. When your dependent no longer meets eligibility requirements, submit written notification within 30 days to the Office of Human Resources. <p>(See Conversion of Coverage and Portability)</p>										
Portability (Continuation of VGTLI)	<ul style="list-style-type: none"> Allows you to keep your VGTLI coverage when no longer an eligible employee. Allows you to keep the same privileges you had as an active employee covered by this plan (except for premium waiver and living benefits) provided you pay the premiums (the group rate plus a billing fee) directly to Anthem Life. No additional medical Evidence of Insurability (EOI) is required if you continue your VGTLI enrollment and pay premiums within 31 days of the event. <p>Note: If application and payment for ported coverage is not received within 31 days of the event, you may be required to provide medical Evidence of Insurability (EOI), and all or a portion of your coverage may be denied.</p> <ul style="list-style-type: none"> Available if under age 65 and covered under VGTLI for at least one year, applies to your coverage and any existing coverage elected for your dependents. Ported coverage ends on the portability anniversary or following your 70th birthday. Portability of coverage is not available if the university terminates its VGTLI coverage before your employment with the university ends. 										
Conversion of Coverage to an Individual Whole Life Policy	<ul style="list-style-type: none"> Upon termination of coverage you may elect to convert your coverage to an individual whole life policy for up to the full amount of coverage in effect at the time coverage ends, less any living benefits previously paid. No additional medical Evidence of Insurability (EOI) is required. This conversion privilege must be exercised within 31 days of a qualifying event. The new premium amount will be calculated according to your age and the risk category to which you belong. The first month's premium must be paid to Anthem Life when submitting the application. Coverage may be converted to an individual whole life policy, if: <ul style="list-style-type: none"> – Your eligible appointment ends or you terminate employment – Your portability coverage ends – If your eligible appointment ends, you terminate employment, or you die, your spouse or dependent children may convert coverage – If coverage is terminated because your dependent has reached the maximum age limit of 23 and/or is no longer a qualifying dependent as defined by IRS standards for dependency or court order, he or she may convert coverage <p>Note: Premium waiver, living benefits, and accidental death coverage not available on conversion of coverage.</p> <ul style="list-style-type: none"> In the unlikely event that the Trust Agreement under which this insurance is issued is dissolved and you have been covered for a minimum of five years, Anthem Life guarantees that you may convert this coverage to an individual life insurance policy. 										
VGTLI Special Notes	<ul style="list-style-type: none"> Payable for death for any reason except suicide, which is excluded for two years after the date coverage or any coverage increases take effect. Coverage amount remains level until the first group anniversary date following age 65 										
Mis-statement of Age	<p>If the covered person's age is stated to Anthem Life incorrectly, Anthem Life will pay the correct benefits that apply to the covered person's actual age.</p>										
Contributions	<p>VGTLI contributions are deducted from your pay on an after-tax basis. By completing this worksheet you can calculate exactly how much your VGTLI contributions will be each pay period.</p> <ul style="list-style-type: none"> If you have not used tobacco products in any form during the last twelve months, you are eligible for a discount. 										

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Voluntary Group Term Life Insurance (VGTLI)

**Monthly Rate Table
Employee or Spouse
Rates per \$5,000**

Age	Tobacco Use	
	No	Yes
Under 35	.50	.80
35-39	.65	1.15
40-44	1.15	1.90
45-49	1.85	3.10
50-54	3.20	5.25
55-59	5.75	9.55
60-64	7.70	11.90
65-69	9.60	14.20
70-74	19.00	26.90
75-79	33.50	42.60
80-84	48.90	58.60

**Biweekly Rate Table
Employee or Spouse
Rates per \$5,000**

Age	Tobacco Use	
	No	Yes
Under 35	.25	.40
35-39	.30	.55
40-44	.55	.90
45-49	.85	1.45
50-54	1.50	2.45
55-59	2.65	4.45
60-64	3.55	5.50
65-69	4.45	6.55
70-74	8.80	12.45
75-79	15.50	19.70
80-84	22.60	27.05

Dependent Children

Rate Table

Coverage Amount	Monthly Rate	Biweekly Rate
\$5,000	.85	.40
\$10,000	1.70	.80

Premium Calculator

(Example Based on Monthly Premium Rate Table)

Column A Covered Person	Column B Age of Covered Person	Column C Tobacco User No/Yes	Column D Amount of Insurance Requested	Column E Number of Units (D / 5,000)	Column F Amount from Rate Table	Column G Per Pay Premium Amount (E x F)
Example:	35	No	50,000	10	.65	\$6.50
Employee:						
Spouse:						
Children: (one rate for all covered children)						In the box below, enter the rate from the Dependent Children Rate Table that corresponds with the coverage amount in Column D of this row
Your Total Payroll Deduction Amount: (add column G – do not include the premium rate from the example)						



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