

Dependent Term Life

Employees

What is Dependent Term Life?	Dependent Term Life plans pay a benefit to your chosen beneficiary(ies) if the covered spouse or dependent child dies while a member of the group covered by the policy. It does not earn interest and has no cash value but can help protect the financial future of your loved ones. View your certificate for more details.
Who is eligible?	Active full-time and part-time employees working 20 or more budgeted hours per week.
Who pays the premium?	If you elect this coverage, premiums are payroll deducted on a semi-monthly basis.
When does this coverage become effective?	If you elect coverage as a new hire or when newly eligible, coverage begins on the 1st of the month following 30 days from your date of hire.
What is the amount of coverage?	For your Spouse, you may enroll in \$10,000 increments up to a maximum of \$50,000. For your Child(ren), you may enroll in \$5,000 increments up to a maximum of \$25,000. <ul style="list-style-type: none">• Option 1: Elect \$10,000 for your spouse, \$5,000 for your dependent child(ren).• Option 2: Elect \$20,000 for your spouse, \$10,000 for your dependent child(ren).• Option 3: Elect \$30,000 for your spouse, \$15,000 for your dependent child(ren).• Option 4: Elect \$40,000 for your spouse, \$20,000 for your dependent child(ren).• Option 5: Elect \$50,000 for your spouse, \$25,000 for your dependent child(ren).
Does coverage reduce due to age?	No.
Can I continue coverage when I terminate employment?	There is no portability provision allowing you to take your group Dependent Life coverage with you when you terminate employment and/or retire from University Health.

Included Features

Accelerated Death Benefit (ADB):	If your spouse or a child receives a terminally ill diagnosis with 24 months or less to live, you may receive up to 75% of your Dependent Term Life benefit, not to exceed \$37,500 in total for Spouse coverage or \$18,750 for Child coverage. Any ADB paid out will reduce the benefit available to your beneficiaries. Receipt of ADB benefits may be taxable, and assistance should be sought from a personal tax advisor.
Care Managers	Care Managers are Masters' level licensed social workers who will help you find and access useful resources. Care Managers are available toll-free at 1-800-206-8826.
Funeral Concierge/Will Prep	Everest online and at-need planning and price negotiation assistance available 24/7. Everest provides a free online tool to help in the preparation of Wills, Power of Attorney documents, Health Care Directives, and more. Visit everestfuneral.com and use code AFLAC to register for free. Advisors are also available toll-free at: 1-800-913-8318.



Travel Protection

Employees traveling across the country or abroad are covered 24/7, 365 days per year by World Travel Protection, which provides medical, personal, and legal assistance, as well as additional services. Call toll-free anywhere in North America: 1-800-263-4008. Call collect from outside of North America: 647-258-0124.

Employee Assistance Program

Aflac offers an Employee Assistance Program (EAP) through LifeWorks that offers a variety of services to help you manage work-life balance issues, to help find child or adult care services, resolve workplace or financial or legal issues, and more. Visit login.lifeworks.com. Use "University Health" and "eap" as your username / password. You may call toll-free 24/7 to 1-888-673-1147.

Are there any exclusions or limitations?

Dependent Life benefits will not be paid for a death by suicide if the coverage has not been in effect for at least two (2) years from an insured's effective date of coverage. Any benefits paid would be limited to the amount of coverage in-force two years or more after the member's coverage effective date.

Other coverage limitations and exclusions may apply. View your certificate for a complete listing of all that apply.



Coverage is underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers. CAIC is a wholly owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico or the Virgin Islands. The terms and conditions for the Group Term Life Insurance are set forth in policy form number ICC20 CDL1100 or applicable state variation. In New York, coverage is underwritten by American Family Life Assurance Company of New York. The terms and conditions for the Group Term Life Insurance are in policy form number AFDI1100NY. The plans are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the plan carefully for details. Certain coverages may not be available in all states and plan provisions may vary by state. CAIC's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and CAIC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture or are otherwise related. CAIC makes no representations or warranties regarding the Value-Added Service providers, and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations and exclusions. Value-Added Services are not available in Idaho or Minnesota. State availability may vary. Continental American Insurance Company | Columbia, SC. American Family Life Assurance Company of New York | 22 Corporate Woods Boulevard, Suite 2 | Albany, NY 12211

