

## DEPENDENT LIFE INSURANCE

Is not currently married to or legally separated from another individual under either statutory or common law.

Additional Employee Plus One information may be found at the [Employee Plus One](#) benefits module.

## Initial Enrollment

Employees must enroll for coverage within 31 days of the date of hire or benefits eligibility date (date the employee satisfies the criteria to be benefits-eligible). The 31 day period is not based on the employee's effective date of coverage.

Enrollment after the initial 31-day period is limited to the annual NUFlex enrollment or when a Permitted Election Change Event occurs.

Spouses may elect coverage Option 2 (\$10,000) without proof of insurability. Coverage Options 3 and 4 (\$20,000 and \$50,000) require proof of insurability. Dependent children may elect coverage Options 2 or 3 (\$5,000 and \$10,000) without proof of insurability.

## Effective Date of Coverage

Coverage is effective on the first day of the month following the employee's date of hire or eligibility. Coverage for employees hired on the first day of the month will be effective on the first day of the month. Coverage for employees hired on the first working day of the month will be effective on the actual date of hire (if first working day is Jan. 5, coverage will be effective Jan. 5).

Employees must be "active at work" on the effective date of coverage.

## Change in Status Guidelines

Employees may enroll, disenroll or change their dependent life insurance coverage during the calendar year when a Permitted Election Change Event occurs.

Employees must enroll or make changes in coverage within 31 days of the Permitted Election Change Event.

Listed below are several Permitted Election Change Events that may allow an employee to initiate a midyear dependent life insurance coverage change.

- Change in legal marital status
- Change in number of dependent children
- Change in employment status or work schedule that results in a gain or loss of coverage eligibility
- Change in coverage under spouse's employer's benefits plan, if substantial

## Coverage Effective Date as a Result of a Permitted Election Change Event

Coverage changes due to a Permitted Election Change Event are generally effective on the first day of the month following the date of the change. However, changes that occur on the first day of the month will be effective immediately. The employee must provide appropriate documentation to verify the Permitted Election Change Event.

Employees must contact the Campus Benefits Office within 31 days of a marriage, dependent's date of birth, adoption, or legal guardianship, etc. to enroll a dependent for dependent life insurance coverage. If the dependent is not enrolled for coverage within the 31-day Permitted Election Change Event period, enrollment is limited to the annual NUFlex enrollment or when a Permitted Election Change Event occurs. Employees who are currently enrolled and covering a dependent are not required to add a new dependent child to their dependent life insurance policy. Although a new dependent may be added without proof of insurability, any dependent that was not previously enrolled must complete the proof of insurability process to be eligible for coverage.

## Birth of a Dependent Child

Coverage changes due to a birth of a child will be effective on the first day of the month following the date of the child's date of birth. Coverage changes due to a child born on the first day of the month will be effective immediately. The employee must provide appropriate documentation to verify the Permitted Election Change Event.

Coverage for a dependent child's baby may be added to the employee's (grandparent's) accidental death & dismemberment insurance policy only if the employee obtains 1) legal guardianship, or 2) adoption of the newborn child.

## Adoption or Legal Guardianship

Coverage changes due to a dependent child who is added as a result of adoption or legal guardianship will be effective on the first day of the month following the date of the child's adoption or legal guardianship. Coverage changes due to an adoption or attainment of legal guardianship which occurs on the first day of the month will be effective immediately. The employee must provide appropriate documentation to verify the Permitted Election Change Event.

## Marriage

Coverage changes due to marriage will be effective on the first day of the month following the date of marriage. Changes in coverage for a marriage occurring on the first day of the month will be effective immediately. The employee must provide appropriate documentation to verify the Permitted Election Change Event.

## Divorce or Legal Separation

Coverage changes due to a Nebraska divorce will be effective the first day of the month following the date the divorce decree is entered. Coverage changes due to a Nebraska legal separation will be effective the first day of the month following the date of the court order or separation agreement.

Coverage changes due to an Iowa divorce will be effective the first day of the month following the date the divorce decree is final. Coverage changes due to an Iowa legal separation will be effective the first day of the month following the date of the court order or separation agreement.

The employee must provide appropriate documentation to verify the Permitted Election Change Event.

## Termination of Coverage



Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, the insurance industry's leading independent analyst.

We're proud of our history of integrity, financial accountability...and helping people through difficult times.

Visit the [Assurity Life Insurance](#) Home Page

### Group Identification Number

G00406

### Benefits Summary

Dependent life insurance offers employees financial protection in the event of the death of their spouse or child. Premiums are withheld on an after-tax basis.

Coverage for the employee's spouse and dependent children ends on Dec. 31 following your attainment of age 70. If a dependent child attains age 26 prior to the date above, coverage will end at age 26. Your spouse and dependent children are eligible for coverage unless they are legally disabled on the effective date of the coverage. If you and your spouse both work for the university, you may not cover your respective spouse for dependent life insurance. Only one married spouse (when both work for the university) may cover dependent children.

| Option | Coverage for a Spouse | Option | Coverage for each Child* |
|--------|-----------------------|--------|--------------------------|
| 1      | No coverage           | 1      | No coverage              |

increase.

Any expense incurred for additional medical information as a result of the proof of insurability request will be paid by Assurity Life Insurance.

## Beneficiary Designation

Since a dependent life insurance death benefit is automatically paid to the employee upon the death of a spouse or dependent child, no beneficiary designation form is required.

## Conversion of Coverage

Dependent life insurance coverage may be converted to an individual whole life policy upon termination of employment or ineligibility. A Notice of Right of Conversion of Your Group Life Insurance Policy form will be forwarded to each employee within 31 days of the termination or date the employee is no longer eligible. If death occurs during the 31 day conversion period, dependent life insurance benefits will be paid to the beneficiary.

## Dependent Life Insurance for a Retired Employee

Eligibility for University of Nebraska retirement dependent life insurance includes the following:

- Employees age 55 and older with 10 years of service.
- Employees age 65 or older with no service requirements.

### Coverage for Spouse

- Employees retiring between the ages of 55-64 may continue \$10,000 of coverage for a spouse.
- Employees retiring between the ages of 55-69 may continue \$5,000 of coverage for a spouse.
- The amount of spouse coverage elected may not exceed the amount of spouse coverage the retiree was enrolled for prior to retirement.

## Coverage for a Dependent Child

Employees retiring between the ages of 55-64 may continue coverage equal to \$5,000 for a dependent child.