

Benefit Comparison Grid

Life Insurance Plans

University System of Maryland employees can choose from two different term life insurance programs.

UnumProvident Group Universal Life

- ◆ Minimum Policy available \$20,000
- ◆ Coverage in \$10,000 increments
- ◆ Up to \$50,000 coverage with no medical underwriting required
- ◆ Maximum of 6x your annual salary or \$750,000
- ◆ Enroll anytime with proof of good health
- ◆ Dependent Life
 - ◆ Spouse increments of \$10,000 or the lesser of 50% of your specified coverage amount of life insurance
 - ◆ \$20,000 without medical underwriting
 - ◆ Maximum of \$150,000
 - ◆ Children - \$10,000
- ◆ Accelerated Benefit – 50% to \$250,000
- ◆ Full Portability / Conversion
- ◆ Survivor Support® financial counseling service
- ◆ Cash Accumulation Account, earns interest on a tax-deferred basis

Standard Insurance Company

- ◆ Minimum Policy available \$10,000
- ◆ Coverage in \$10,000 increments
- ◆ \$50,000 coverage with no medical underwriting required
- ◆ Maximum of \$300,000
- ◆ Enroll during annual enrollment only
- ◆ Dependent Life
 - ◆ \$25,000 without medical underwriting
 - ◆ Maximum of \$150,000
 - ◆ Children – \$5,000
- ◆ Accelerated benefit – 50% of the face amount
- ◆ Portability / Conversion

Monthly premium rates for both Standard and UNUM Life coverage are listed below.

UnumProvident		Standard		
Age Band	Employee/Spouse	Age Band	Employee	Spouse
	(per \$10,000)		(per \$10,000)	(per \$5,000)
		Under 20	\$ 0.58	\$ 0.62
		20 to 29	\$ 0.58	\$ 0.62
Under 35	\$ 0.60	30 to 35	\$ 0.70	\$ 0.68
35 to 39	\$ 0.80	35 to 39	\$ 0.92	\$ 0.84
40 to 44	\$ 1.50	40 to 44	\$ 1.43	\$ 1.24
45 to 49	\$ 2.40	45 to 49	\$ 2.32	\$ 1.92
50 to 54	\$ 4.00	50 to 54	\$ 3.75	\$ 2.87
55 to 59	\$ 7.20	55 to 59	\$ 6.48	\$ 4.45
60 to 64	\$ 7.60	60 to 64	\$ 9.36	\$ 6.82
65 to 69	\$13.20	65 to 69	\$13.98	\$ 9.92
70 to 74	\$33.00	70 to 74	\$25.02	\$15.60
75 to 79	\$42.30	75 to 79	\$48.94	\$15.60
*80 and older	\$69.80	*80 and older	\$48.94	\$15.60
Dependent Child Life Rates/Coverage \$0.30 for \$5000		Dependent Child Life Rates/Coverage \$0.95 for \$5000		

**Rates over age 84 are available from your Plan Administrator.*