Life Insurance Benefits, Police Command Staff (2017)

Eligibility

Eligible participants are regular employees who are scheduled to work at least 20 hours per week.

Enrollment

Enrollment in Group Term (non-contributory) Life Insurance is automatic. To elect or update your beneficiaries:

1) Log in to the Yale portal
2) Click on My Benefits and select the Benefits worklet.
3) Click Change>Benefits. For additional support, access the manage your benefits guide. Type benefits into the “Keyword Search” box and click Go (or type Enter).

This can be completed at anytime during the year.

See below for information about enrolling in Supplemental Life Insurance.

Group Term Life Insurance
Yale University provides all eligible Managerial & Professional employees with $25,000 of basic term life insurance and an equivalent amount of Accidental Death and Dismemberment coverage.

Supplemental Life Insurance
The University currently offers all eligible employees the opportunity to purchase Group Term Life Insurance and an equivalent amount of Accidental Death and Dismemberment coverage in multiples of 1, 2, 3, 4 or 5 times their base annual salary or a flat amount of $25,000. The maximum amount of coverage is $1,500,000.

New or newly eligible employees who enroll within the first 30 days of employment are eligible to purchase up to two times their annual base salary without proof of insurability. Existing employees wishing to purchase Group Term Life Insurance and new employees electing coverage above two times their annual base salary must complete an evidence of insurability form and be approved by the insurance company.

Dependent New Supplemental Life Insurance options
If you are currently enrolled in or you elect and are approved for Supplemental Life, you will have the opportunity to elect an additional $25,000 for spousal coverage and an additional $5,000 or $10,000 for dependent child life coverage.
The monthly cost of spousal life insurance is based on the age and the amount of term life
insurances elected. Monthly costs will also be adjusted due to changes in age and volume of
coverage. See age brackets and rates below.

Premiums will be taken from the employee’s paycheck as a pre-tax salary reduction on the first
$50,000 of coverage and as an after-tax deduction for the cost of coverage over $50,000.

**Additional term life and dependent spouse rates**
Monthly Premium Costs per $1,000 of Coverage. Rates exclude the additional cost of Accidental
Death and Dismemberment coverage.
Rates effective 1-1-2016:

<table>
<thead>
<tr>
<th>Age bracket</th>
<th>Monthly costs per $1,000 of coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 30</td>
<td>0.027</td>
</tr>
<tr>
<td>30-34</td>
<td>0.029</td>
</tr>
<tr>
<td>35-39</td>
<td>0.036</td>
</tr>
<tr>
<td>40-44</td>
<td>0.056</td>
</tr>
<tr>
<td>45-49</td>
<td>0.093</td>
</tr>
<tr>
<td>50-54</td>
<td>0.144</td>
</tr>
<tr>
<td>55-59</td>
<td>0.244</td>
</tr>
<tr>
<td>60-64</td>
<td>0.382</td>
</tr>
<tr>
<td>65-69</td>
<td>0.605</td>
</tr>
<tr>
<td>70-74</td>
<td>0.914</td>
</tr>
<tr>
<td>75 and up</td>
<td>1.302</td>
</tr>
</tbody>
</table>

Please contact Employee Services at 203-432-5552 if you need additional information.

**Terminating or Retiring Employees**

Employees who terminate or retire may continue their supplemental coverage by purchasing a
policy directly from Standard. Please contact Employee Services at 203-432-5552 for additional
information and an application.