

Benefit Comparison Grid

Life Insurance Plans

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

NOTE from UnumProvident: Please know that while we have included the Standard benefits information for comparison purposes, we are not responsible for its accuracy, as we would not be notified of any changes.

UnumProvident Term Life Insurance

- ◆ Minimum Policy available \$10,000
- ◆ Coverage in \$10,000 increments
- ◆ Up to \$50,000 coverage with no medical underwriting required
- ◆ Maximum of 6x your salary or \$750,000
- ◆ Enroll anytime with proof of good health
- ◆ Dependent Life
 - ◆ Spouse increments of \$10,000 to a maximum of 100% of the employee amount or \$150,000. Up to \$20,000 without medical underwriting.
 - ◆ Maximum of \$150,000
 - ◆ Children - \$5,000 or \$10,000
- ◆ Accelerated Benefit – 50% to \$750,000
- ◆ Portability / Conversion
- ◆ Survivor Support financial counseling service

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 (per \$10,000)	Age Band	Employee (per \$10,000)	Spouse (per \$5,000)
		Under 20	\$0.58	\$0.62
Less than 30	\$0.57	20 to 29	\$0.58	\$0.62
30-34	\$0.57	30 to 35	\$0.70	\$0.68
35-39	\$0.76	35 to 39	\$0.92	\$0.84
40-44	\$1.43	40 to 44	\$1.43	\$1.24
45-49	\$2.28	45 to 49	\$2.32	\$1.92
50-54	\$3.80	50 to 54	\$3.75	\$2.87
55-59	\$6.84	55 to 59	\$6.48	\$4.45
60-64	\$7.22	60 to 64	\$9.36	\$6.82
65-69	\$12.54	65 to 69	\$13.98	\$9.92
70-74	\$31.35	70 to 74	\$25.02	\$15.60
75-79	\$40.19	75 to 79	\$48.94	\$15.60
*80 and older	\$66.31	*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*