

month <u>following</u> the date of the change. However, changes that occur on the first day of the month will be **effective** imnhedizately, of the permitted Election Change Event.

Birth of a Dependent Child

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

Adoption or Legal Guardianship

Coverage changes due to a dependent child who is added as a result of adoption or legal guardianship will coincide with the earlier of: 1) the date of placement for adoption, or 2) the date of placement for adoption, or 2) the date of placement generally means when the particle of the child. Placement generally means are children of the child.

An employee who commences a leave of absence for active duty in the military may cancel employer provided life insurance coverage during the leave. Upon return from active duty, the employee may re enroll for life insurance coverage without proof of insurability. The employee must provide appropriate documentation to support the date military service ended.

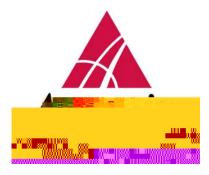
Annual NUFlex Enrollment

Employees may enroll or cancel the employer provided life insurance coverage during the annual NUFlex enrollment.

Proof of insurability is required to enroll for coverage during the annual NUFlex enrollment.

An employee must be "active at work" in order for the employer provided life insurance coverage to be effective.

Assurity Life Insurance Overview



Assurity Life Insurance Company's origins are rooted in a century long legacy of providing long term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness and life insurance, annuities and specialty insurance plans through our representatives, worksite distribution and direct mail. Pension and investment management services are available through Assurity Advisors Inc., a subsidiary of Assurity Life.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in 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

The university provides term life insurance coverage equal to one times your annual budgeted salary up to a maximum of \$120,000, rounded up to the nearest \$100 through the Assurity Life Insurance company. Coverage amounts are reduced for employees age 70 and over; contact your Campus Benefits Office for coverage amounts and premiums.

Employer provided life insurance is based on your budgeted salary as of Jan. 1 of each year.

Employer provided coverage amounts that exceed \$50,000 is subject to imputed income.

Proof of Insurability

Enrolling for coverage at the annual NUFlex enrollment requires the completion of a Statement of Health form. If all underwriting requirements are not completed by Mar. 1, applications will be denied and the employee must wait until the next annual NUFlex enrollment to reapply for coverage.

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

Beneficiary Designification Official Anni Land Color Branch Color Branch Compile (1997) Profile 43720TD0Tc8

each employee within 31 days of the