

University Insurance Association FACT SHEET

Eligibility

Participation in the University Insurance Association is a condition of employment for individuals who have an eligible appointment title including Faculty, Academic Staff and Limited Appointees, Research Associates, Employee-in-training titles (Post Doctoral Fellows/Scholars/Trainees) or others whose duties include either teaching, research or administration and a minimum monthly salary level that is determined each year. For fiscal year 2009-2010 the minimum monthly salary is \$2,372.00. This salary threshold only applies the first time your eligibility is determined. Enrollment is automatic and mandatory; if you meet the eligibility criteria, you may not voluntarily cancel. An individual making personal payment for coverage, however, can voluntarily cancel coverage. The cancellation would be effective at the end of the policy year for which premiums have been paid.

Premium

Premiums are collected twice each policy year. An annual premium of \$24.00 is deducted from the individual's October earnings, which are paid on or about November 1. If employment begins after payment of October earnings, a \$12.00 premium is deducted from the individual's March earnings, paid on or about April 1. The University does not contribute toward the premium.

Coverage

The annual premium of \$24.00 covers the policy year from October 1 through September 30 of the following calendar year. The half-year premium of \$12.00 covers one half of the policy year from April 1 through September 30 of the same calendar year. The plan does not cover spouse, domestic partners or dependents. The individual's benefit level is determined according to his or her age at the beginning of the policy year (October 1).

Event	Continuation Rights
Termination or Retirement	<ul style="list-style-type: none"> • If the individual had a deduction from the October payroll and then ends employment, coverage extends until the September 30, following the date of termination. • If the individual had a deduction from the March payroll and then ends employment, coverage extends until the September 30, following the date of termination. • The individual has the right to continue insurance under the group policy. • The institution provides a continuation form to the individual. • The individual must submit the continuation form to Minnesota Life within 60 days after coverage would otherwise terminate. • Premiums are paid directly to Minnesota Life and have an administrative fee of \$2.00 annually unless premium is paid via direct deposit.
Termination & Return to Work	<ul style="list-style-type: none"> • When the individual's coverage terminates because no longer eligible, but they become eligible again within 30 days after the date their coverage under this plan terminated, coverage may be reinstated. • An individual, who had a deduction on the October payroll, will have coverage paid through September of the following year. • Insurance that was personally paid for as continuation coverage will terminate as of the date the individual again meets the eligibility requirements and has a premium deduction. • Enrollment is automatic, if eligibility requirements are met.
Move to different classification-not eligible for UIA	<p>If an individual had premiums deducted in one year and the next year did not meet the eligible title criteria, the individual is eligible to continue coverage.</p> <ul style="list-style-type: none"> • The individual may elect to continue coverage by making written application and paying the premium directly to Minnesota Life. • If the individual later meets the eligibility requirements, payroll deductions for coverage will be taken in either March or October.
Leave of Absence	<p>The individual has the right to maintain coverage under the group policy.</p> <ul style="list-style-type: none"> • The individual can maintain the insurance until the end of the Plan year in which s/he took the medical leave of absence. • At that time, the individual may elect to continue coverage by paying the premium by personal check through the University's pre-payment system. • The Institution must submit the Insurance Prepayment /Reinstatement Request. • The UW Service Center will send a premium notice to the employee. <p>Example: If an individual goes on leave from November 23 through October 30, the individual would have had a deduction in October for the policy year October 1 through September 30. She/he would miss the payroll deduction on November 1 of the following year and therefore to maintain this coverage would have to direct pay premium.</p> <p>Note: The individual will have a \$12.00 deduction in April if back to work, so s/he will need a refund.</p>

University Insurance Association FACT SHEET

Schedule of Benefits							
Age as of 10/1/XX	Benefit	Age as of 10/1/XX	Benefit	Age as of 10/1/XX	Benefit	Age as of 10/1/XX	Benefit
21-27	\$60,000	38	\$32,100	49	\$17,800	60	\$5,100
28	58,000	39	30,400	50	16,500	61	4,600
29	55,500	40	28,800	51	15,100	62	4,200
30	52,700	41	27,100	52	13,600	63	3,800
31	49,900	42	26,700	53	12,100	64	3,500
32	47,200	43	24,500	54	10,700	65	3,300
33	44,500	44	22,900	55	9,400	66	3,000
34	41,700	45	22,100	56	8,200	67	2,800
35	39,200	46	21,000	57	7,100	68	2,600
36	36,700	47	20,000	58	6,300	69	2,300
37	34,200	48	19,000	59	5,600	70 & Older	2,000

Increases in death benefits may be paid based on fund reserves