Life Insurance Benefits

The Prudential Insurance Company of America is the university’s Life, Long Term Disability, and Accidental Death and Dismemberment carrier. Prudential Insurance Company of America is an A+ Rated Insurance company that has over 100 years of experience in group life insurance.

Basic Life Insurance

Tufts University provides Basic Life Insurance for all benefits-eligible employees through Prudential. This benefit is paid for by the university. The amount of coverage is equal to one times your annual base salary, rounded to the next highest $1,000, with a maximum of $1,000,000.

Supplemental Life Insurance

The Supplemental Life Insurance program through Prudential offers you the opportunity to purchase additional life insurance coverage up to five (5) times your annual base salary (up to a $2,000,000 maximum).

As a new employee, you can elect up to three (3) times basic annual salary (maximum of $750,000 of coverage) without completing an Evidence of Insurability request form.

You may also apply for four (4) or five (5) times basic annual earnings by submitting an Evidence of Insurability Form. The initial request letter is available online at [http://hr.tufts.edu/benefits/life-insurance-plans](http://hr.tufts.edu/benefits/life-insurance-plans).

Once you submit the initial request to Tufts Support Services (TSS), the staff will complete the university’s portion of the Prudential Evidence of Insurability form and will send it to you to complete the employee portion. Upon completion, the entire form must be submitted directly to Prudential by you, using a confidential fax at (877) 605-6671 or via mail to The Prudential Insurance Company of America Group Medical Underwriting at P.O. Box 8796, Philadelphia, PA 19176.

Once TSS has received approval from Prudential, payroll deductions will begin effective on the first of the month following the date approved by Prudential.

<table>
<thead>
<tr>
<th>Age*</th>
<th>Rate per $1,000 of Benefits per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25</td>
<td>$0.031</td>
</tr>
<tr>
<td>25 – 29</td>
<td>$0.038</td>
</tr>
<tr>
<td>30 – 34</td>
<td>$0.050</td>
</tr>
<tr>
<td>35 – 39</td>
<td>$0.056</td>
</tr>
<tr>
<td>40 – 44</td>
<td>$0.063</td>
</tr>
<tr>
<td>45 – 49</td>
<td>$0.094</td>
</tr>
<tr>
<td>50 – 54</td>
<td>$0.144</td>
</tr>
<tr>
<td>55 – 59</td>
<td>$0.269</td>
</tr>
<tr>
<td>60 – 64</td>
<td>$0.413</td>
</tr>
<tr>
<td>65 – 69</td>
<td>$0.795</td>
</tr>
<tr>
<td>70 &amp; Over</td>
<td>$1.289</td>
</tr>
</tbody>
</table>

Cost Example:
Employee Age = 36  Annual Salary = $40,000
$40,000/$1,000 x $0.056 = $2.24/month or $26.88/year.

* The premium for this plan is based upon your age as of the end of each pay period. As a result, your deduction amount may change after your next birthday.
Dependent Life Insurance

The Dependent Life Insurance program through Prudential offers you the opportunity to purchase life insurance coverage for eligible family members.

Please Note: Your Spouse/Qualified Domestic Partner’s insurance amount ($25,000 or $50,000) cannot exceed 100% of your combined basic and supplemental life insurance coverage amounts.

Eligible family members include:

1. Your legal Spouse
2. Qualified Domestic Partner (QDP)
3. A “child” is defined as your unmarried dependent child(ren) who is/are at least 15 days old, but less than age 26.
4. Your unmarried dependent child(ren) who is/are mentally or physically disabled and who cannot hold a self-supporting job due to a handicap.

As a New Hire, Dependent Life coverage is available without completing an Evidence of Insurability form.

Accidental Death and Dismemberment Insurance (AD&D)

The AD&D program through Prudential offers you the opportunity to elect coverage levels from one (1) to five (5) times your basic annual earnings, rounded to the next $1,000. Benefits are payable in the event of accidental loss of life, sight, speech, limb, hearing, etc. The maximum allowed benefit is $1,000,000.

As a New Hire, AD&D coverage is available without completing an Evidence of Insurability form.

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Cost Per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse/QDP- $25,000</td>
<td>$0.80</td>
</tr>
<tr>
<td>Spouse/QDP- $50,000</td>
<td>$1.60</td>
</tr>
<tr>
<td>Child(ren) - $10,000</td>
<td>$0.47</td>
</tr>
</tbody>
</table>

Cost Example:
- Spouse/QDP:
  - $25,000 = $0.80 x 12 mos. = $9.60/year
- Children:
  - $0.47 x 12 mos. = $5.64/year
  (Regardless of the number of children covered)

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Rate Per $1,000 of Benefit Per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Coverage</td>
<td>$0.022</td>
</tr>
</tbody>
</table>

Cost Example:
- Base Annual Salary: $40,000
  - $40,000/$1,000 x $0.022 = $0.88/month OR $10.56/year

Best Doctors

The Best Doctors program offers access to medical advice from leading physicians. With Best Doctors, you can have an expert physician review your diagnosis and treatment plan to make sure it’s right for you. There is no cost to you and the service is available to any employee or dependent enrolled in the Tufts University Health Plan.

With Best Doctors you can:
- Have an expert specialist conduct an in-depth review of your medical case
- Get expert advice about medical treatment
- Find a Best Doctor near you

Contact information for all vendors is on page 13 of this booklet.
Disability Benefits

Long Term Disability Insurance

This program, administered by The Prudential Insurance Company of America, provides financial protection equal to 40% or 60% of your basic monthly earnings to a maximum monthly benefit of $12,000, should you become disabled because of a non-work-related illness or accident. Because you pay for your LTD benefits with after tax dollars, benefits are tax-free.

- Benefits begin after 180 days of disability.
- Benefit Duration: For disabilities beginning prior to age 60, benefits are payable to your Normal Social Security Retirement Age. For disabilities beginning after age 60, benefits are pro-rated to age 70 with a minimum duration of 12 months.
- Benefits also include a Conversion provision and a Critical Illness benefit.

Coverage Type and Cost

- The 40% coverage level rate is $0.247 per $100 of earnings.
- The 60% coverage level rate is $0.579 per $100 of earnings.

Examples of monthly LTD cost calculations:

1. An Employee earning $30,000 per year:
   a) If selecting 40% coverage: $30,000/$100 x .247/12 = $6.18 per month
   b) If selecting 60% coverage: $30,000/$100 x .579/12 = $14.48 per month
2. An Employee earning $50,000 per year:
   a) If selecting 40% coverage: $50,000/$100 x .247/12 = $10.29 per month
   b) If selecting 60% coverage: $50,000/$100 x .579/12 = $24.13 per month

As a New Hire, Long Term Disability coverage is available without completing an Evidence of Insurability form.

Pre-existing Condition Limitation

A pre-existing condition limitation will apply during your first year on the plan or when you increase your coverage. If you received treatment, consultation, care or services; took prescription medication or had medications prescribed; or had symptoms or conditions that would cause a reasonably prudent person to seek diagnosis, care or treatment in the three (3) months before your insurance or any increase in the amount of insurance takes effect, Prudential will not cover you if you become disabled from a disability that results from such pre-existing condition for a period of twelve (12) consecutive months from the date your insurance or your increased amount takes effect. After the twelve (12) month waiting period, a pre-existing condition(s) would be covered per the standard Prudential policy.