



## Group Universal Life (GUL) Program *Enhancements* effective January 1, 2011

The State Employee Benefits Committee (SEBC) voted to enhance the Dependent Term Life portion of the Group Universal Life (GUL) insurance program underwritten by Minnesota Life Insurance Company. Child Term Life coverage will now be offered at \$10,000 of coverage at a cost of \$1.16 per month. For benefits eligible active employees who currently have Child Term Life coverage, the coverage will automatically increase from \$6,000 per child to \$10,000 per child with no change to the current \$1.16 per month premium cost. Additionally, a \$20,000 spouse coverage option has been added to the program and a new legal services program will be available and ready for you to access. All of these enhancements will become **effective January 1, 2011!**

### **Spouse Term Life**

- \$10,000 coverage/costs \$3.08 per month
- \$20,000 coverage/costs \$7.05 per month

### **Child Term Life\***

- \$10,000 coverage/costs \$1.16 per month (to cover all eligible children)

\*Children are eligible for coverage until the end of the year in which they turn age 19 or until they have attained the age of 24 years if a full-time student. Coverage may be continued beyond these ages for disabled children.

### **Legal Services**

The will preparation and legal services program provided through Ceridian LifeWorks is available to actively enrolled benefits eligible GUL employees, their spouses, and dependent children. Some of the services provided include:

- **Consultation with an attorney.** You are entitled to a free 30 minute initial consultation, in person or over the phone, with a participating attorney in your state of residence.
- **Download legal forms.** Download forms such as affidavits, real estate forms, etc. online. Keep in mind these are “for your information only” and you should work with your attorney to receive legal advice for your specific situation.
- **Get your legal questions answered.** There is a vast library of legal information and resources for your reference.
- **Retain an attorney at a 25% discount.** After your initial consultation, you may retain your participating attorney and receive a 25% discount from the participating attorney’s normal hourly rate.

For more information, please visit [www.LifeWorks.com](http://www.LifeWorks.com) (user name: *will*, password: *preparation*), or call **(877) 849-6034**.

### **For more detailed information. . .**

You can log onto the Statewide Benefits Office website at [www.ben.omb.delaware.gov/life](http://www.ben.omb.delaware.gov/life) to obtain additional information regarding the Group Universal Life (GUL) program.

### **Questions?**

Contact Minnesota Life’s customer service center by telephone at **877-215-1489**, Monday through Friday, 8:00 a.m. to 7:00 p.m. (ET), or by email at [lifebenefits@securian.com](mailto:lifebenefits@securian.com). Also, feel free to contact Leslie Ramsey at the Statewide Benefits Office at **(302) 739-8331** or by email at [leslie.ramsey@state.de.us](mailto:leslie.ramsey@state.de.us).

Services provided by Ceridian LifeWorks are their sole responsibility. The service is not affiliated with Minnesota Life, Securian Life or their group contracts and may be discontinued at any time.

Products are offered by Minnesota Life Insurance Company under policy form series 00-30252. Please refer to your certificate for details regarding your plan.