

FORWARD

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This Summary Plan Document describes eligibility, enrollment and provisions of your Group Term Life Insurance, that have been arranged to help protect against the hardships accompanying death.

A complete description of the Group Term Life Insurance can be located in your “Certificate of Coverage.”

If there is any information herein that requires further clarification, or if you have questions relative to specific plan provisions, please contact the Employee Benefits Division or refer to your “Certificate of Coverage.”

The University reserves the right to modify the benefits as it may deem necessary.

The Group Term Life Insurance is underwritten by:

The Prudential Insurance Company of America

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Life Insurance

General

As a regular full-time faculty or staff member, you are covered by a University- paid group-term life insurance policy in the amount of \$5,000. You may elect to purchase an additional amount of life insurance coverage. Please see appropriate “Certificate of Insurance” for complete details.

Eligibility

Age Graded Plan

You are eligible to be enrolled in the Age Graded Plan if you are actively employed in the regular, full-time service of the University and

1. were hired on or after January 1, 1993
2. were hired prior to January 1, 1993, and have elected to participate in this Plan.

Level Premium Plan

You are eligible to be enrolled in the Level Premium Plan if you:

1. are actively employed in the regular, full-time service of the University
2. were hired prior to January 1, 1993 and
3. have elected to continue participation in this plan which was effective prior to January 1, 1993.

If you enroll in another plan offered by the University providing life insurance coverage, or if you decline participation, you may not re-enroll in this plan at a later date.

Enrollment and Effective Date of Coverage

Your coverage starts on the day you enroll, provided this is not later than thirty-one days after you start work. However, if you are not actively at work on the date you would otherwise become eligible for coverage; your coverage is delayed until you begin active employment.

Provisions Applicable if You Cease Active Work

Due to Leave of Absence

If your leave of absence is without pay due to sickness or maternity, formal study, or leave in lieu of temporary layoff, you will be billed for your share of the monthly cost. For all other leaves of absence, you may continue coverage by paying the full cost. If you coverage is declined, proof of good health will be required if coverage is requested at a later date.

An employee granted a military leave of absence may elect to continue coverage by notifying the Employee Benefits Division prior to the effective date of military leave. You will be billed for your share of the monthly cost. If you discontinue coverage, you may become covered again when you resume you full-time employment without a waiting period or without providing proof of good health.

Due to Reduction in Force

You may continue your coverage for a period of up to 120 days by paying your share of the cost, if your termination of employment is other than the end of a fixed term appointment and results from a reduction in force. Coverage may be continued beyond 120 days, contact the Employee Benefits Division for details.

Due to Retirement

After you retire you may continue to be covered for \$5,000 of Group Term Life Insurance at no cost provided you meet the following conditions of eligibility:

1. have reached your sixtieth birthday as of retirement, and you have at least fifteen years of continuous regular full time employment immediately preceding retirement.

OR

2. have twenty-five years of regular full-time employment with the last ten years of continuous regular full-time employment immediately preceding retirement.

Due to Total and Permanent Disability

Please refer to your Certificate of Insurance for details of your specific plan.

Due to Leaving Employment

If you leave employment, your Group Term Life protection continues for 31 days from the end of your final pay period. During this period you can convert your Group Term Life Insurance to Prudential Individual Life Insurance, as explained in the Group Policy and your certificate, without medical examination. Application for conversion may be obtained at a local Prudential office.

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