

## University System of Maryland Term Life and Long Term Disability Enrollment Form



Life: 115327 LTD: 510162

If you are enrolling in employee coverage for the first time, please complete the enrollment form and return to Unum. Your effective date of coverage will be determined by the date your completed enrollment form is received at Unum. Employees currently enrolled can login to the Website to view or change coverage: <a href="http://unuminfo.com/USM/">http://unuminfo.com/USM/</a>. First time users will find instructions to establish a password.

\*Please print or type all information in BLACK INK

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Employee Name:  Gender:   Male   Female  Mailing Address:			#:
		Hire date:	
		Rehire date:	
Email Address:		Date of Transfer:	
Salary: Contractor Direct Bill		Transfer Location: FromTo	
Contract Dates: StartEnd			
Campus Location (check one):			
■ BSU (360223 R/26)	■ UMBC (360231 U/26)		■ TU (360224 R)
■ CSU (360227 R/26)	■ UMCES (360234 U/26)		Pay Frequency: $\square$ 21 or $\square$ 26
■ FSU (360226 R/26)	■ UMES (360225 U/26)		
■ SU (360229 R/26)	■ USMO (360236 U/26)		■ UMCP (360222 U)
■ UB (360228 R/26) ■ UMGC MD location		(360230 U/26)	Pay Frequency: $\square$ 22 or $\square$ 26
■UMB (360221 U/26)			

## **Term Life Insurance Spouse and Child Coverage**

The following dependents are eligible for coverage under the plan:

- Your lawful spouse, including a legally separated spouse. You may not cover your spouse as a dependent if your spouse is enrolled for coverage as an employee.
- Your children from live birth through the end of the year in which they attain age 26. Stillborn children are not eligible for coverage.
- Your unmarried dependent children age 26 or over are eligible, provided they are unable to earn a living because of a physical or mental disability and you are the main source of support and maintenance. Unum must receive proof within 31 days of the date the child attains age 26 and as required during the first two years. Please logon to <a href="http://unuminfo.com/USM/">http://unuminfo.com/USM/</a> to print the "Request for Continuation of Group Life Insurance for Incapacitated Children" form. After the first two years Unum will ask for proof when needed but not more than once a year.
- Children include your own natural offspring, lawfully adopted children and stepchildren. They also
  include foster children and other children who are dependent on you for main support and living
  with you in a regular parent-child relationship. A child will be considered adopted on the date of
  placement in your home.

<sup>\*</sup>Please complete elections on reverse side.

<b>Term Life Insurance</b> If you choose an amount over the Guarantee Issue limit or do not apply when you are first eligible, you will need to complete an Evidence of Insurability form, which will be mailed to your home address. The amount of coverage subject to medical underwriting approval will become effective on the first of the month coincident with or next following the date Unum approves your Evidence of Insurability form.
Employee  Coverage Amount: \$ \$10,000 increments (guarantee issue of \$100,000; minimum coverage \$10,000; maximum coverage the lesser of 6x's earnings or \$750,000)  Waive Employee Life □
Spouse Coverage Amount: \$\$10,000 increments (guarantee issue of \$50,000; minimum coverage \$10,000; maximum coverage is the lesser of: 100% of employee's coverage or \$150,000) Waive Spouse Life □
Spouse Name:Spouse Date of Birth:
Child Coverage Amount: □ \$5,000 □ \$10,000 Waive Child Life □
Long Term Disability Insurance (LTD)  Elimination Period: □ 90 days □ 365 days Waive LTD □  Note: If you do not apply when you are first eligible, you will need to complete an Evidence of Insurability (EOI) form and coverage will be effective on the date Unum approves your EOI form.
<b>Employee:</b> Insurance will be delayed for employees not in active employment until the first of the month, coincident with or next following, the date they return to work. <b>Spouse:</b> Coverage for a totally disabled spouse will be delayed until the first of the month, coincident with or next following, the date your eligible spouse is no longer disabled. "Totally disabled" means that, as a result of injury, a sickness or a disorder, your spouse is confined in a hospital or similar institution; is unable to perform two or more activities of daily living (ADLs) because of a physical or mental incapacity resulting form an injury or a sickness; is cognitively impaired; or has a life threatening condition.  For any Employee Life, Spouse/Child Life and Employee LTD insurance elected above, I authorize premium deductions from my earnings, and understand these premiums can be changed in accordance with the plan. I verify that the information provided on this sheet is accurate. I understand that the plan does not cover any losses where death is caused by, contributed by, or results from suicide occurring within 24 months after my or my dependent's original effective date and/or after the date any additional insurance becomes effective for me or my dependents.
Employee Signature:Date:
If you have any questions, please call the Unum Client Service Center toll-free at 1-866-762-8705.
Fax Completed Form to Unum at 207-771-4022 or Mail to: Unum Client Service Center PO Box 9783

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Portland, ME 04104-5083