



Life Insurance Special Enrollment Opportunity Coming Soon!



Upcoming Special Open Enrollment Opportunity for Life Insurance

April 16, through April 27, 2012

Protection And Stability Go Hand In Hand

Your opportunity to get both is coming! You know you should protect those you love with Life insurance. But who can you rely on for that protection?

Here's the answer for Wayne State University employees:

Standard Insurance Company offers Life insurance you can count on! WSU has partnered with The Standard to offer this unique enrollment opportunity.

Plan change

We are pleased to announce the enhancement to the Supplemental (Additional) Life Insurance plan that will allow you to purchase up to 4 times your annual earnings subject to the maximum for your Employee Group. Your new coverage amounts will be effective August 1, 2012.

Special Open Enrollment Period

In conjunction with the increase in the plan, a special, one-time open enrollment for Supplemental and Dependent Life Insurance will take place from April 16, 2012 through April 27, 2012, with changes elected going into effect on August 1, 2012. During this special open enrollment period, you can enroll in the Supplemental Life plan at 1 times your annual earnings or increase your current Supplemental Life insurance by 1 level without having to provide your medical history information. If you apply for an increase of more than 1 times your current level of supplemental coverage during the open enrollment, complete and submit a Medical History statement found at www.standard.com/mybenefits/mhs_ho.html.

During the Special Open Enrollment, if your spouse and child(ren) are not currently enrolled in Dependents Life, you may enroll them without submitting evidence of insurability.

Learn more

Review your <u>Supplemental Life Coverage Highlights</u> or talk with a Total Compensation and Wellness representative and attend a special enrollment meeting for more information about Group Life insurance from The Standard. It may never be easier or more affordable for you to show your family you care.

Information to help you determine how much Life Coverage you and your family may need can be found on our http://www.wayne.edu/hr/tcw/health-welfare/life-insurance.php

You will receive an enrollment packet at home regarding the Life insurance plan and this special offer soon.

If you have any questions, call Total Compensation and Wellness at 313-577-3717.

These policies have exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or terminated. Please contact The Standard or your employer for additional information, including costs and complete details of coverage.

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