

Supplemental Life Insurance Special Enrollment

October 18 – October 29, 2021

Frequently Asked Questions

1. How much coverage am I able to purchase during the special enrollment?

You are able to purchase up to the lesser of 4 times your annual base salary or \$500,000 in new or additional supplemental life insurance.

2. How much coverage am I able to purchase for my spouse?

You are able to purchase up to \$30,000 in new or additional supplemental life insurance, not to exceed the \$100,000 maximum, for your spouse.

3. How much coverage am I able to purchase for my children?

You are able to purchase up to \$10,000 in coverage for each of your eligible children. The total cost is \$1.00 per month, no matter how many eligible children you cover.

4. Who are my eligible children?

Your eligible children are any dependent children age 14 days to age 26, if unmarried. Only biological, adopted, or stepchildren are covered. Also, since same-sex spouses must be legally married in order to have coverage (unless an affidavit dated prior to 1/1/2016 is on file with Duke HR-Benefits), the spouse's children would also be covered (as stepchildren).

5. Do I need to provide a personal statement of health, answer any health questions, or go through medical underwriting to purchase supplemental life insurance?

Typically, you would need to provide proof of good health, otherwise known as Evidence of Insurability (EOI), in order to enroll in Duke's supplemental life insurance, but during this one-time special enrollment, EOI is not being required unless you purchase a coverage amount higher than the amount listed in the special offer. However, if you have previously been denied coverage, EOI is required.

6. I have been denied previously for life insurance coverage, am I able to purchase supplemental life insurance now through this special offer?

If you have been denied life insurance coverage previously, this record is maintained in the Medical Information Bureau (MIB) and may influence your risk and eligibility for life insurance coverage. You will be required to go through full medical underwriting if you have previously been denied coverage. Previous denial applies to Lincoln or any prior Life Insurance Company.

7. How do I apply for supplemental life insurance coverage?

During this limited time special enrollment, you are able to apply from October 18 – October 29, 2021:

- Online – www.personal-plans.com/duke (Log in with your Duke Unique ID# and date of birth)
- With a paper application –
 - Download the Special Enrollment application beginning October 18 from the Duke HR-Benefits website at <https://hr.duke.edu/supplifeenroll>,
 - Request from Mercer Voluntary Benefits at 1-800-552-9670, or
 - Request from Duke HRIC at 919-684-5600

Return the paper application to Mercer Voluntary Benefits by the October 29, 2021 deadline:

- By mail to - P.O. Box 9122
Des Moines, IA 50306-9122
- By fax to - 515-365-1520
- By email to - employerbenefitsinquiries.service@mercer.com (using secure encryption)

8. What are the rates for Duke’s Supplemental Life Insurance?

Monthly Cost of Insurance per \$10,000 Coverage Unit

Age-Bands	Active Non-Smoker	Active Smoker
<30	\$0.182	\$0.208
30-34	\$0.242	\$0.270
35-39	\$0.303	\$0.339
40-44	\$0.398	\$0.447
45-49	\$0.615	\$0.686
50-54	\$0.918	\$1.033
55-59	\$1.585	\$1.782
60-64	\$2.581	\$2.900
65-69	\$6.798	\$7.651
70-74	\$12.384	\$13.914
75-79	\$20.135	\$22.637
80-84	\$31.289	\$35.178
85-89	\$47.422	\$53.100
90-94	\$69.254	\$77.867

Child(ren) coverage in the amount of \$10,000 is available for \$1.00 and covers all eligible children, regardless of the number of children in the family.

9. Is Duke’s Supplemental Life Insurance term life insurance? What does that mean?

Yes, Duke’s Supplemental Life Insurance is term life insurance, which means the cost of coverage is based on a set number of years. For example, Duke’s Supplemental Life Insurance is based on 5-year age bands. The cost of the coverage increases as you transition from one age band to the next higher age band.

10. When will the first payroll deductions be taken for 1/1/22 effective coverage?

If you are paid on the monthly payroll, your first payroll deduction will be taken from your 1/25/22 paycheck. If you are paid on the biweekly payroll, your first payroll deduction will be taken from your 1/14/22 paycheck.

11. I have existing coverage. How will I know how much more coverage I can purchase?

When you go to the enrollment site, the site will tell you what your current coverage amount is. The site will offer options up to the plan maximum over what you currently have. The options will not be specific to the special enrollment. Therefore, if you request a coverage level more than the amount the special enrollment is offering, you will be subject to medical underwriting/evidence of insurability.

12. Will the personal plans site provide premium cost based on selected coverage amount?

When you select a benefit amount, you will be quoted a monthly amount.

13. For spouses who currently have the maximum \$100,000 of coverage, are they eligible for the increased \$30k or is that only for those who do not currently have max. coverage, i.e., is the \$30k offer up to \$100k max. coverage?

The increase is still subject to the \$100,000 maximum, so spouses that currently have \$100,000 will not be able to increase coverage.

14. Do any additional forms need to be returned with the paper application?

No additional forms will be required if employee enrolls in coverage within Special Enrollment guidelines. If an employee enrolls outside of the Special Enrollment guidelines or uses an application that is not designated for the Special Enrollment, evidence of insurability forms will be required.

15. Can the completed applications be faxed or emailed back to Mercer?

Applications can be faxed to 515-365-1520. If an employee wishes to email their completed application to Mercer, Mercer suggests that the employee email their application (using secure encryption) to employerbenefitsinquiries.service@mercer.com.

16. How will the application be confirmed as received by Mercer?

For paper applications, Mercer does not send an acknowledgement that the application has been received. Mercer will send correspondence at time of coverage issuance or if additional information is needed.

17. How will I know my application has been approved?

Upon approval, a Coverage Verification Page will be mailed to you from Mercer Voluntary Benefits.

18. I am currently on a leave of absence, but received the flyer for the supplemental life insurance special enrollment. Am I eligible to purchase coverage?

Employees on an approved leave of absence are eligible to purchase coverage through the special enrollment offer; however, any approved coverage will not be effective until the first day you are back at work in an active employment status.

19. I submitted my online application before the open enrollment window was open and evidence of insurability was requested. What should I do?

If you enroll prior to the special enrollment, you will be subject to evidence of insurability. You should contact Mercer and tell the Benefit Counselor you wish to cancel your application. It's important you cancel your application prior to 10/18.

20. If I have questions regarding my application status, will Mercer be prepared to answer those? Yes, the Mercer Call Center is aware of the special enrollment and will be able to assist should they receive any questions regarding status of applications.

21. What is the timeframe I should expect to receive a response regarding my application approval/status?

Mercer's turnaround standard is 7 business days. So once an application is received, Mercer will act within 7

business days (this could be the policy is issued or declined, or if necessary, additional information is requested.)

22. If there are any website issues, who should I contact?

If you experience any website or technical issues, please notify the HRIC at 919-684-5600.