

## **Life Insurance**

The Office of Group Benefits offers faculty and staff fully insured life insurance coverage. The state agency pays half of the insurance premium for the covered employee. Enrollment for new employees must be completed within 30 days of hire. Employees enrolling in the plan after 30 days are required to provide evidence of insurability to the provider. Annual open enrollment is during April of each year.

The University offers various additional insurance products to faculty and staff through payroll deductions. Employees are responsible for the total premium costs. Annual open enrollment for additional insurance products is November of each year. For provider information visit <http://www.ulm.edu/hr/policies/documents/supplementalins.pdf>.