

**SOUTH CAROLINA STATE UNIVERSITY  
PERSONNEL POLICIES AND PROCEDURES MANUAL**

SECTION: Employee Services and Benefits	Section: V
	Subject: G
SUBJECT: Life Insurance	Effective: 06/05/09
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**THE LANGUAGE USED IN THIS DOCUMENT DOES NOT CREATE AN EMPLOYMENT CONTRACT BETWEEN THE EMPLOYEE AND SOUTH CAROLINA STATE UNIVERSITY. THIS DOCUMENT DOES NOT CREATE ANY CONTRACTUAL RIGHTS OR ENTITLEMENTS. THE UNIVERSITY RESERVES THE RIGHT TO REVISE THE CONTENT OF THIS DOCUMENT, IN WHOLE OR IN PART. NO PROMISES OR ASSURANCES, WHETHER WRITTEN OR ORAL, WHICH ARE CONTRARY TO OR INCONSISTENT WITH THE TERMS OF THIS PARAGRAPH CREATE ANY CONTRACT OF EMPLOYMENT.**

**LIFE INSURANCE**

**Basic Life Insurance**

Each employee enrolled in the State Health Insurance Program is covered for life insurance at no cost to the employee. The Basic Life Insurance Program provides \$3,000 life insurance coverage to all eligible employees under age 70 and \$1,500 to eligible employees age 70 or older.

**Dependent Life Insurance**

Two levels of dependent life insurance coverage are available at the expense of the employee: (1) \$20,000 coverage on the spouse and (2) \$15,000 coverage on each child.

**Optional Term Life Insurance**

The State of South Carolina offers an optional term life insurance plan for its employees and is available to all full-time employees. Dependent spouses may have up to 50% of the coverage amount of the insured employee if approved through the designated medical questionnaire, not to exceed \$100,000 of coverage.

Monthly premiums are determined by the employee's age and the amount of insurance selected. To increase coverage during the annual enrollment period, the employee must provide medical evidence of good health and be approved by The Hartford. If approved, coverage will be effective on the first day of January of the year following the annual enrollment period.

There is a waiver of premium for one year if an employee is unable to work. At the end of one year, if the employee has not returned to work, he or she must begin premium payments. At retirement, the coverage may be kept at group rates to age 75 and premiums are paid directly to the applicable insurance company. Termination also allows the coverage to be converted to a direct-pay basis.

This plan also has a living benefit which provides 80% of the coverage to be paid if a terminal illness is diagnosed. Employees who have any questions concerning the State Optional Term Life Insurance Program or the Group Life Insurance Program or need information on filing claims should contact the University's Office of Human Resource Management.