



# Death Benefit At-a-Glance

The University provides basic Life Insurance equal to one times your base annual salary, to a maximum benefit of \$500,000, at no cost to you.\* You may buy optional Life Insurance of up to four times your base annual salary, to a maximum benefit of \$1,000,000. You also may buy Life Insurance coverage for your spouse, in increments between \$10,000 and \$250,000, and eligible dependent children, for \$5,000, \$10,000 or \$25,000.

Per-paycheck contributions for optional dependent Life Insurance range from \$0.30 for \$5,000 of coverage to \$1.50 for \$25,000 of coverage.

## Tobacco-use and Life Insurance Rates

When you enroll for University benefits coverage, you'll be asked about your tobacco use. If you or your spouse uses tobacco of any kind, you'll pay higher rates for optional employee and spouse Life Insurance than non-tobacco users; however, if you or your spouse (or both if you are both tobacco users) complete a tobacco-cessation program during the year and remain tobacco free for 12 months, your rates will decrease the next year. For information on changing your tobacco-use status, email [benefits@uidaho.edu](mailto:benefits@uidaho.edu).

## 2019 Full-Time Employees' Per-Pay Contributions for Optional Employee and Spouse Life Insurance

COVERAGE LEVEL	PERCENT OF YOUR BENEFITS PAID	
	Tobacco Non-User	Tobacco User
Age		
Under 30	\$0.05	\$0.08
30-34	\$0.06	\$0.09
35-39	\$0.07	\$0.11
40-44	\$0.10	\$0.16
45-49	\$0.15	\$0.24
50-54	\$0.23	\$0.36
55-59	\$0.41	\$0.51
60-64	\$0.57	\$0.74
65-69	\$0.88	\$1.27
70+	\$1.58	\$2.14

\* Employees who are covered by an employer-provided benefit of more than \$50,000 must pay income taxes on the value of the excess benefits. The University is required to report this taxable income on your W-2 form.