

UVA 2027 Supplemental Life Insurance Overview

2026 Open Enrollment Period:
October 5-16, 2026

Enroll by visiting **Workday** at
www.myworkday.com/uva

Coverage options, enrollment opportunities and MetLife AdvantagesSM

This overview highlights UVA's life insurance benefits offered through MetLife effective January 1, 2027, including Supplemental Term Life Insurance coverage options for employees and their eligible dependents. In addition to life insurance coverage, employees enrolled in UVA life insurance benefits will have access to MetLife AdvantagesSM. [Click here](#) to view a complete list of the services included with your coverage.

WHO'S ELIGIBLE	COVERAGE CHOICES	SPECIAL REQUIREMENTS FOR THIS ENROLLMENT PERIOD
Employee	Elect coverage of 1 to 4 times your base annual earnings, up to a maximum of \$500,000. Age-based reductions apply: The amount of your elected coverage will reduce as follows based on your age: • Ages 65-69, reduced by 35% • Ages 70-74, reduced by 50% • Ages 75 and older, reduced by 65%	Participants: Employees currently enrolled at 1x or 2x base annual earnings may increase their coverage by one increment during Open Enrollment, up to the lesser of 3x base annual earnings or \$500,000, with no health questions required. Non-Participants: <i>Special One-Time Enrollment Opportunity:</i> If you are not currently enrolled in Supplemental Term Life Insurance, you may elect coverage equal to 1x your base annual earnings during this enrollment period with no health questions required.*

***Important:** This is a one-time special enrollment opportunity associated with the transition to MetLife. Beginning January 1, 2027, employees who wish to elect new coverage or increase their coverage will be required to complete health questions and will be subject to MetLife's Statement of Health (SOH) and underwriting requirements.

Scan the code or enroll by visiting **Workday** at
www.myworkday.com/uva by **October 16, 2026**

Call us with questions at [434-243-3344](tel:434-243-3344) or email AskHR@virginia.edu



WHO'S ELIGIBLE	COVERAGE CHOICES	SPECIAL REQUIREMENTS FOR THIS ENROLLMENT PERIOD
Spouse	\$25,000 to \$100,000, in \$25,000 increments Age-based reductions apply: The amount of your elected coverage will reduce as follows based on the covered employee's age: • Ages 65-69, reduced by 35% • Ages 70-74, reduced by 50% • Ages 75 and older, reduced by 65%	Participants: You can increase your current spouse coverage by one level (\$25,000), up to \$50,000, with no health questions required. Non-Participants: You are not eligible to enroll in spouse coverage during this Open Enrollment. After January 1, 2027: Employees who do not currently have spouse coverage may apply for spouse coverage at any time, subject to MetLife's application and health question requirements, as applicable. The employee special enrollment opportunity does not apply to spouse coverage.
Dependent Child(ren)	\$10,000	No health questions are required. Child(ren)'s eligibility is from live birth through the end of the month in which the child reaches 26.

What is Supplemental Accidental Death & Dismemberment Insurance?

Supplemental Accidental Death & Dismemberment Insurance (SAD&D) complements your Supplemental Term Life Insurance with coverage for severe accidents or loss of life on or off the job. SAD&D insurance pays benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, or if you suffer a covered fatal accident. No health questions are required.

MetLife Supplemental Accidental Death & Dismemberment Insurance¹ (SAD&D)

Employee	Supplemental Accidental Death & Dismemberment (SAD&D) Insurance is automatically included when you enroll in Supplemental Life Insurance. No separate election is required. Coverage matches your elected Supplemental Life Insurance coverage.
Spouse/ Child(ren):	Supplemental Accidental Death & Dismemberment (SAD&D) Insurance is automatically included when you enroll your Spouse and/or Child(ren) in Supplemental Life Insurance. No separate election is required. Spouse: Coverage matches your elected Spouse Life Insurance coverage. Child(ren): Coverage matches your elected Child Life Insurance coverage.

MetLife AdvantagesSM

Your plan includes access to MetLife AdvantagesSM—a comprehensive suite of valuable services for support, planning and protection when you need it most at no additional cost to you. [Click here](#) to view a complete list of the services included with your Supplemental Term Life Insurance.

Services include:

- **Will Preparation Services²**

Offers you and your spouse/domestic partner unlimited face-to-face or telephone meetings with an attorney – from MetLife Legal Plans' network of over 18,500 participating attorneys—to prepare or update a will, living will and Power of Attorney.

- **Estate Resolution Services²**

Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating your and your spouse's/domestic partner's estates. Beneficiaries can also consult an attorney—from MetLife Legal Plans' network of more than 18,500 participating attorneys—for general questions about the probate process.

Cost of Coverage:

Good News! Rates will be decreasing effective 1/1/2027. Rates are guaranteed⁵ until 12/31/2031.

Cost is based on the amount of coverage you elect and your age and may change on January 1 following your birthday. Spouse coverage is based on your age and may change on January 1 following your birthday. The rates shown are the monthly cost per \$1,000 of coverage. Monthly cost for dependent child(ren) covers all eligible child(ren)

Employee and Spouse Monthly Cost Per \$1,000 of Coverage:

	EMPLOYEE	SPOUSE	DEPENDENT CHILD(REN) FLAT MONTHLY COST OF COVERAGE
AGE			\$.100
29 & Younger	\$.043	\$.074	
30-34	\$.048	\$.083	
35-39	\$.055	\$.094	
40-44	\$.080	\$.137	
45-49	\$.124	\$.213	
50-54	\$.184	\$.317	
55-59	\$.288	\$.495	
60-64	\$.432	\$.743	
65-69	\$.748	\$1.285	
70 & Above	\$.748	\$1.285	
			SAD&D MONTHLY COST PER \$1,000 OF COVERAGE
			EMPLOYEE \$.018
			SPOUSE \$.018
			CHILD \$.018

Coverage is paid through convenient payroll deductions.

* All applications for coverage are subject to review and approval by MetLife. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage. Coverage will be effective in accordance with the applicable policy and certificate after approval by MetLife. Only applicants who reside in a US state, the District of Columbia, or Guam, Northern Mariana Islands, Puerto Rico or US Virgin Islands are allowed to complete their SOH form online (where available). Otherwise, applicants will be provided with a paper SOH form. Individuals residing outside of the US or in certain US territories must be on US payroll and be approved by MetLife before being provided with an SOH form.

1 Accidental Death & Dismemberment insurance does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces of any country or international authority, except the United States National Guard; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any aircraft for the purpose of descent from such aircraft while in flight (except for self-preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs. Specific information pertaining to your insurance can be obtained by contacting your benefits administrator.

2 Included with Supplemental Life Insurance. Will Preparation and Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island.

Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and your Plan Sponsor and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Life and AD&D coverages are provided under a group insurance policy (Policy Form GPN99/G2130-S) issued to your employer by MetLife. Life and AD&D coverages under your employer's plan terminates when your employment ceases, when your Life and AD&D contributions cease, or upon termination of the group insurance policy. Should your life insurance coverage terminate, for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.