

SUPPLEMENTAL BENEFITS PROGRAMS

LIFE INSURANCE

Term Life Insurance through Fort Dearborn Life Insurance Company¹

The State of Connecticut offers full-time active employees, retirees, spouses, civil union partners, and children interested in supplementing their life insurance coverage a Term Life Insurance Program. Employees and retirees must participate in the State's Basic Group Life Insurance Program to be eligible.

For more information, contact Fort Dearborn Life Insurance Company at (866) 858-1171.

Aetna Group Universal Life Insurance (GUL)

The University of Connecticut offers employees a Universal Life Insurance program through Aetna with discounted group term insurance rates and a cash value option. Employees select the amount of coverage, from a minimum of \$10,000 to a maximum of five times salary. Spouse and children coverage is available, even if the employee does not participate. Coverage can be continued at group rates when employment ends.

For more information, call Charles Dyson at (860) 429-9000 or toll-free at (800) 594-7310 or visit the College Benefits Group website at www.collegebenefitsgroup.com.

ING Universal Life Insurance¹

Universal Life Insurance from ING is available to full-time, active employees working 17.5 or more hours per week, spouses, civil union partners, children and grandchildren (grandchildren who are residents of New York and under the age of 14 ½ are not eligible). If you are interested in supplementing your life insurance coverage on a qualified issue basis, call ING Employee Benefits at (888) 909-4274.

RETIREMENT SAVINGS PROGRAMS

403(b), 457, Roth 403(b)

The State of Connecticut offers employees who work in higher education a number of retirement savings programs that offer tax-deferred or tax exempt savings opportunities. For University of Connecticut employees, these include 403(b), 457, and Roth 403(b) plans. All are administered through a third party administrator, ING.

For information about these programs, visit www.CTdcp.com, or call an ING representative at (800) 584-6001.

DEPENDENT CARE ASSISTANCE PROGRAM

The Dependent Care/Day Care Assistance Program (DCAP) provides a tax-free way for you to pay for dependent care expenses, allowing you to save money on the cost of these services. The State of Connecticut recognizes that it has become increasingly difficult to pay for these expenses while you are employed. It is for this reason that the Office of the State Comptroller, under the provisions of C.G.S. Section 5-264(b), makes available to you a benefit program that offers significant tax advantages in helping you pay for dependent care expenses.

For information about DCAP, visit the Office of the State Comptroller website at www.osc.state.ct.us.

SHORT TERM DISABILITY

The State of Connecticut has selected two vendors to offer short term disability benefits:

Colonial Supplemental Insurance Company¹ - (800) 884-0689 or (860) 645-8833

Available to full-time, active employees working 17.5 or more hours per week, this product protects against the short-term loss of income due to an on the job or off the job covered accident or illness.

Fort Dearborn Life Insurance Company¹ - (866) 858-1171

Available to full-time, active employees working 20 or more hours per week, this product protects against the short-term loss of income due to an off the job covered accident or illness.

The University of Connecticut has selected an additional vendor to offer short term disability benefits to employees enrolled in the long term disability program through their participation in the Alternate Retirement Program (ARP):

The Hartford

Designed to allow employees to purchase coverage that protects against the short-term loss of income as a result of an absence due to an illness or injury. For more information, call Charles Dyson at (860) 429-9000 or toll free at (800) 594-7310 or visit the College Benefits Group website at www.collegebenefitsgroup.com.

LONG TERM DISABILITY

Long term disability coverage is automatically provided to eligible employees enrolled in the Alternate Retirement Program.

Employees who are not enrolled in the Alternate Retirement Program are eligible to purchase long term disability. Benefits are provided through Aetna and enrollment and customer service is provided by Charles Dyson at College Benefits Group. For more information, visit the College Benefits Group website at www.collegebenefitsgroup.com or call Charles Dyson at (860) 429-9000 or toll-free at (800) 594-7310.

AUTO AND HOMEOWNER INSURANCE

The State of Connecticut offers two vendors to help protect against the liability and damage to, or loss of, auto, home and other personal property. This supplemental benefit is available to full-time active employees working 17.5 or more hours per week, retirees, spouses and civil union partners.

Metropolitan Property & Casualty Insurance Company & Affiliates
Telephone: (800) 438-6388

Liberty Mutual Insurance Company
Telephone: (800) 225-8281

QUALIFIED TRANSPORTATION FRINGE BENEFIT

The Office of the State Comptroller (OSC) in partnership with the Department of Transportation has implemented a Qualified Transportation Fringe Benefit. This Benefit allows State of Connecticut employee commuters to pay for transportation expenses on a pre-tax basis. In addition to saving on the cost of buses, trains or vanpools, employees can also save on qualified parking expenses.

For information about the Qualified Transportation Fringe Benefit, visit the OSC website at www.osc.state.ct.us.

LONG TERM CARE

The State of Connecticut offers long-term care insurance to full-time active employees working 17.5 or more hours per week and retirees, spouses, civil union partners, parents, parents-in-law, grandparents and adult children age 18 or older. This product protects against the cost of long term health care, whether at home or in a nursing home. This multi-life discounted policy is approved by the Connecticut Partnership and, as such, protects a subscriber's assets from depletion due to the cost of long-term care.

The product is offered through MetLife, who will extend simplified underwriting to new employees applying for coverage within 90 days of hire. After the 90-day eligibility period, applicants will be required to answer additional medical questions. MetLife may also require attending physician statements and a phone health interview. For applicants that are age 71 and older, a face-to-face interview will be required in lieu of a phone interview.

For more information, contact MetLife at (800) 582-2889.

Current UNUM participants will continue to be serviced by MedAmerica. Questions regarding long term care participation may be addressed to MedAmerica at (877) 202-6043.

¹ *Open enrollment periods are conducted for these benefits. Eligible employees will be allowed to enroll during the open enrollment period without the need for medical underwriting or a physical examination, subject to certain coverage limitations. This privilege will be extended to new employees hired within 31 days after the open enrollment period concludes.*

August 2010