



## RCUH Open Enrollment 2021-22: Supplemental Long-Term Care and Life Insurance

### Supplemental Long-Term Care Insurance (UNUM): Enroll

If you wish to enroll yourself or your spouse in supplemental coverage, you will need to complete an enrollment form to RCUH by May 14<sup>th</sup>. Upon review, you may be subject to medical underwriting process with the carrier (UNUM). Please contact (808) 956-3100 or email [rcuh\\_benefits@rcuh.com](mailto:rcuh_benefits@rcuh.com) for assistance.

### Life Insurance (MetLife): Change Coverage

The RCUH provides Group Life Insurance benefits to regular employees working 75% FTE or more. Eligible employees will receive a life insurance benefit of two (2) times their annual salary rounded upward to the next higher \$1,000, if not a multiple thereof, not to exceed \$600,000 (default option). Complete and submit the **RCUH Life Insurance Change Form (OEB-5L)**.

Section 1 is a request to waive or change your life insurance coverage amount. Select a coverage option if **you are interested in reducing, waiving, or increasing** (back up to the default coverage amount) your life insurance coverage. If you elect to reduce your coverage and then later decide to increase your coverage a Statement of Health will need to be completed and you will need to go through a medical underwriting process.

I would like to:	Action Needed
Keep my current default life insurance benefits.	No action needed.
Change my life insurance coverage level.	Complete and submit the <b>OE RCUH Life Insurance Change Form (OEB-5L) – Section 1 and 3</b>
Make changes to my life insurance beneficiaries. (May be done at any time of the year)	Complete and submit the <b>RCUH Life Insurance Change Form (B-5L) – Section 2 and 3.</b>
<b>DEADLINE TO SUBMIT ALL FORMS</b>	Email to <a href="mailto:rcuh_benefits@rcuh.com">rcuh_benefits@rcuh.com</a> or Fax to 808-956-5022 by <b>May 14, 2021</b>

### Relevant RCUH policies

- [3.545 RCUH Group Long-Term Care Insurance](#)
- [3.540 RCUH Group Life Insurance](#)

### Contact Information

Contact **RCUH Employee Benefits** for general inquiries on Open Enrollment, eligibility, and assistance with forms such as submission or filling them out.

Phone: (808) 956-6979 or (808) 956-2326

Email: [rcuh\\_benefits@rcuh.com](mailto:rcuh_benefits@rcuh.com)

Fax: (808) 956-5022

Contact **RCUH HR Information Systems** if you are having difficulty logging in to ESS.

Phone: (808) 956-9561 or (808) 956-8376

Email: [rcuh\\_hris@rcuh.com](mailto:rcuh_hris@rcuh.com)