

## **Ugandan North American Association (UNAA) Group Life Insurance Program Guidelines**

As stipulated in Article 4.13 (c), UNAA shall have a Group Life Insurance Program to provide Group Life Insurance for the Ugandan communities in the Diaspora that need it. The Group Life Insurance is for the un-insured or those that need supplemental insurance to help with death expenses, funeral costs and other related costs when a member passes on. These are the guidelines that shall govern the program.

### **Section I: Background**

In January 2020 the idea of UNAA having a Group Life Insurance Program was introduced to the UNAA Executive by the UNAA council after several deaths in the Ugandan community. This period also marked the beginning of the COVID-19 lock down period and the deadly pandemic that took the lives of many Ugandans and individuals all over the globe.

The UNAA Executive committee and the Council members were supportive of the idea and some of them started researching the program, getting all the groundwork in place, and gauging the need in the different communities for a Group Life Insurance Program.

Details of this program were presented and discussed by the UNAA Executive and the UNAA Council. The program was later empowered and given the mandate to launch.

In January 2021, the UNAA Group Life Insurance Program was launched with thirty-seven (37 members), and it has continued to grow.

The UNAA Group Life Insurance is a Group Life Insurance Policy offered and underwritten through the Hartford Life Insurance Company.

### **Section II: Program Administration:**

The Group Life Insurance Program shall fall under the office of the UNAA Vice President and shall be managed by a task force composed of:

- a) UNAA Vice-President
- b) UNAA Director of Development and Quality Assurance
- c) Program Coordinators (initially and later as needed)
- d) Two state representatives from each state (preferably local leaders within the community that know the people well), selected by the UNAA Vice President with advice from local chapters, communities, and affiliates
- e) 2 members from the UNAA Council.

After the approval of the 2022 UNAA Bylaws, Mrs. Georgina Kirunda and Ms. Henrietta Nairuba Wamala, shall continue to serve as Program Coordinators of the UNAA Group Life Insurance program for a period not exceeding four years and shall thereafter be available for consultation as needed.

The Program Coordinators (the current UNAA President and a member of the UNAA Council) are the main contacts for this program. They work in close collaboration with the UNAA Treasurer who collects the premiums. In addition, the Group Life Insurance agent for this Group Life Insurance Policy acts as a liaison for the program to Hartford Insurance company.

UNAA Group Life Insurance communication will be done and leveraged through a designated secure email address, Internet Groups, What's App, Individual What's App, Text messages and Personal calls.

UNAA Group Life Insurance has a participant agreement with the Cultural Group Benefits (CGB) organization that acts as a liaison for the Hartford Life Insurance Company for the purpose of providing Group Life Insurance benefits to UNAA Members.

### **Section III: Payment Schedule and Fees:**

The current UNAA Group Life Insurance Policy with the Hartford Life Insurance Company runs from March 1<sup>st</sup>, 2021, to March 1<sup>st</sup>, 2024. It will be renewed every 3 years with new annual fees and death benefits based on prevailing enrollment/gender/age combination numbers.

#### **Sample Table 1:**

Group Life Insurance Fees and Death Benefits March 1<sup>st</sup>, 2021, to Feb 28, 2022:

Age Category	Annual Fees	Death Benefits	Comments
0-17 years	\$7.50	\$3,750	Child Rider for All minor biological and legally adopted All minor children Under one family.
18-64 years	\$231	\$12,500	
65-69 years	\$115.56	\$6,250	
70 years and Older	\$23.16	\$1,250	

#### **Sample Table 2:**

Group Life Insurance Fees and Death Benefits March 1<sup>st</sup>, 2022, to February 28<sup>th</sup>, 2023:

Age Category	Annual Fees	Death Benefits	Comments
0-17 years	\$7.50	\$7,500	Child Rider for All minor biological and legally adopted minor children Under one family.
18-64 years	\$231	\$25,000	
65-69 years	\$115.56	\$12,500	
70 years and Older	\$23.16	\$2,500	

### Sample Table 3:

Effective March 1<sup>st</sup>, 2023, an administrative fee of \$5 per member will be collected to take care of postage costs and secure storage of Group Life Insurance documents.

March 1<sup>st</sup>, 2023-Feb.29<sup>th</sup>, 2024 period

Age Category	Annual Fees	Administrative Fee (Flat Fee)	Death Benefits	Comments
0-17 years	\$7.50	\$0	\$7,500	Child Rider for All minor biological and legally adopted children Under one family.
18-64 years	\$231	\$5	\$25,000	
65-69 years	\$115.56	\$5	\$12,500	
70 years and Older	\$23.16	\$5	\$2,500	

Payment communication is sent out sixty days in advance on **December 15<sup>th</sup>** for current Group Members from UNAA Communications reminding them of payment.

Group Life Insurance payments are received by UNAA Treasurer by Zelle (all of the time) or by Check in the Mail to be received by (for those few who may need this service) by **February 15<sup>th</sup>** of every year for timely submission and processing by UNAA Treasurer for the **March 1<sup>st</sup>** due date.

Group Life Insurance Policy cycle runs from **March 1<sup>st</sup>** of current year to **Feb. 28<sup>th</sup> or Feb. 29<sup>th</sup>** (for a leap year) of next year. The next cycle starts on **March 1<sup>st</sup>** of that year.

### Section IV: Eligibility Requirements:

For Group Life Insurance:

- UNAA Members
- No medical checkups needed
- Member First and Last Name
- Member Home Address
- Live in United States of America (U.S)
- Member Social Security Number needed (SSN)
- Beneficiary name, address, SSN and contact number information (Add residence rqmt in FAQ)

### Section V: Recruiting Members:

New members will be recruited via:

- UNAA Email communication

- b) Working with the UNAA Group Life Insurance Task Force-2 State Representatives
- c) Working with UNAA Executive, UNAA Council Members, local UNAA leaders and community leaders to recruit community members through direct engagement and referrals
- d) What's App Groups
- e) Leveraging UNAA Group Life Insurance information advertising flyers
- f) Personal What's App
- g) Personal Phone Calls
- h) Personal Text Messages
- i) Zoom Presentations in different communities
- j) During UNAA Conventions-Online and Onsite
- k) During Other local community events-Online and Onsite

## **Section VI: Onboarding Members:**

New members will/can be enrolled and onboarded every **March 1<sup>st</sup> to March, 31<sup>st</sup>** of every annual period

Members will provide the following information to register for Group Insurance:

- a) First and Last Name
- b) Date of Birth
- c) Gender
- d) Contact Number

Members that do not wish to renew can cancel their membership for the Group Life Insurance during March 1<sup>st</sup> to March 31<sup>st</sup> period.

The signed Group Life Insurance Certificate of Insurance (COI) is archived and stored for UNAA records,

The Individual Certificate of Insurance (COI) is mailed out to the Policy owners no later than sixty days after the application form is received by the Hartford.

## **Section VII: Application Process**

Application form is presented to members to fill out to start the process.

Members provide the following information on Group Life Insurance application form:

- a) Member First and Last Name
- b) Member Date of Birth
- c) Member Gender
- d) Member Social Security Number (SSN)
- e) Member Contact Number
- f) Member Home Address
- g) Enrollment of Children (0-17 years)/Child Rider- for Biological and Legally Adopted Children

h) Beneficiary: First/Last Name, Contact Number, SSN, Home Address

### **Section VIII: Filing the Death Claim**

In the event of an unfortunate death of a Group Life Insurance member the following occurs.

The UNAA Program Coordinator for Group Life Insurance works with the two State representatives and Group Life Insurance Agent to process the claim by sending out official emails to the designated beneficiary to receive information and the Hartford to process the death claim.

The following information is required of the designated beneficiary on the Group Life Insurance Application form to process the claim:

- a) Death Certificate
- b) Forms to fill out information:
  - i. Claims Checklist Beneficiaries' document
  - ii. Claims form-LC-4768 Assoc Life document
  - iii. Preference Affidavit document

After the claim is approved by the Hartford Life Insurance, the beneficiary will receive a check in the mail 4-6 weeks after the death of the member.

### **Section IX: Future Enhancements**

These are currently suggested and recommended future enhancements to the Group Life Insurance program as funds become available, but more suggestions can be made in due course:

- a) Design a mobile app to remind members of payments and important Group Life Insurance due dates by leveraging the new UNAA App.
- b) Create questions and answers section on the UNAA Website and the UNAA App.
- c) Procure a secure Cloud storage and doc signature platform such as 'Right Signature' by Citrix but other cloud platforms can be considered when the time is right.
- d) Procure cloud computing technology such as Microsoft Azure and Amazon Web Services (AWS) to integrate Predictive Analytics, Machine Learning, Artificial Intelligence (A.I) and Automation of processes using pipelines to take the program to another level.
- e) Provide Frequently Asked Questions document (FAQ)