

2025 Death Benefit At-a-Glance

The University provides a basic Death Benefit equal to one times your base annual salary, to a maximum benefit of \$500,000, at no cost to you. You may buy optional Death Benefits for yourself, spouse, and eligible dependents. Please refer to the table below for maximum benefit limitations.

Employer Paid Benefit	Level of Coverage	Maximum Benefit / Limitations
Basic Death Benefit – Employee Only	1x annual base salary	\$500,000
Optional Death Benefits (you pay full cost)	Coverage Options	Maximum Benefit / Limitations
Optional Death Benefit* (additional coverage you may purchase in addition to the Basic Death Benefit)	1x annual base salary 2x annual base salary 3x annual base salary 4x annual base salary	\$1,000,000 for a combined \$1,500,000 maximum (Basic Death Benefit plus Optional Death Benefit)
Spouse Death Benefit*	\$10,000 \$25,000 \$50,000 \$75,000 \$100,000 \$150,000 \$200,000 \$250,000	The amount you select cannot exceed 100% of your combined Basic and Optional Death Benefit
Dependent Death Benefit*	\$5,000 \$10,000 \$25,000	The amount you select cannot exceed 100% of your combined Basic and Optional Death Benefit

* Depending on the amount of coverage you elect, evidence of insurability may be required.

2025 Full-Time Employee Per-Pay Contribution for Optional Employee and Spouse Death Benefit

Rates are determined by the age of the insured, tobacco usage and amount of death benefit

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

Tobacco-use and Death Benefit 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 death benefits 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.

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.