UNIVERSITY OF MISSOURI SYSTEM

Dependent Life Insurance SPD

Effective date January 1, 2017
This summary plan description (SPD) is designed to provide an overview of the University of Missouri System's Dependent Life Insurance Plan (Plan). While the University hopes to offer participation in these Plans indefinitely, it has the right to amend or terminate any benefit plan. In addition to this SPD, the University plans to continue to use other methods of communication such as memos, meetings, newsletter articles, or electronic media to help you stay informed. In this document, we will refer to Plan when referencing the University of Missouri’s Dependent Life Insurance Plan.

This SPD is designed to meet your information needs. It supersedes any previous printed or electronic SPD for this Plan. The terms of this Plan may not be amended by oral statements made by the Plan Sponsor, the Claims Administrator, or any other person. In the event an oral statement conflicts with any term of the Plan, the Plan terms will control.

It's important for you to have a good understanding of all this Plan has to offer. Please review this SPD carefully. If you have questions, contact your Total Rewards Generalist or HR Service Center at the appropriate address or phone number shown below.

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Total Rewards Department webpage: [http://www.umsystem.edu/totalrewards](http://www.umsystem.edu/totalrewards)
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What is dependent life insurance?
The dependent life insurance plan allows you to obtain group term life insurance for your spouse or sponsored adult dependent and dependent children. The Plan allows you to choose from several amounts of coverage.

This summary is designed to give you an overview of the major points of the Plan. The Plan is underwritten by the Minnesota Life under group policy number 32898G. If any description in this summary differs from the group policy, the group policy will be followed.

Benefit summary
The dependent life insurance Plan offers several coverage amount choices.

Coverage for your spouse or sponsored adult dependent:
You may choose coverage in increments of $10,000 up to a maximum of $50,000. Coverage in excess of $20,000 requires evidence of insurability and must be approved by Minnesota Life. If you are a newly eligible employee, you may elect spouse coverage up to $20,000 guaranteed issue provided you elect coverage within 31 days of being newly eligible for life insurance, or if you are newly married you have 31 days to elect spouse life insurance from the date of your marriage.

Coverage for your children:
The amount of coverage you choose will be applicable to each child. You may choose coverage in increments of $5,000 up to a maximum of $25,000. Coverage in excess of $5,000 requires evidence of insurability and must be approved by Minnesota Life. If you are a newly eligible employee, you may elect child coverage up to $5,000 guaranteed issue provided you elect coverage within 31 days of being newly eligible for life insurance, or if you newly acquire a child you have 31 days to elect child life insurance from the date of acquiring a new child.

Am I eligible for coverage?
If you are an active employee or subsidiary employee (CRR 320.050) of the University, you are eligible for this coverage, provided you also meet the following conditions:

- You are classified as .75 FTE or more
- You have an appointment duration of at least nine months
- You are regularly scheduled to work an average of 30 hours a week

For the purpose of this section any individual who is simultaneously employed by the University and the Harry S. Truman Veterans Administration Hospital pursuant to an agreement between said organizations, and whose joint appointments, combined, otherwise meet the requirements of this section, shall be considered an Employee.

Per diem and variable hour employees are excluded as an Employee under this Plan.

What family members can be covered?
You can insure your spouse or sponsored adult dependent and each of your natural children, stepchildren, foster children, adopted children, or child placed in your home for adoption younger than age 26 (note the term “stepchild” does not include the children of your sponsored adult dependent). Your child is eligible for coverage from 14 days of age to 26 years of age. After exceeding this age limit, your child’s coverage would normally end. However, your child will remain eligible for coverage after reaching the age limit if:

- Your child is unable to support himself or herself due to a mental or physical handicap which began before the child reached age 26; and
- Your child is dependent on you for maintenance and support

You must notify your Total Rewards Generalist or HR Service Center one month prior to your child’s attainment of the age limit. If your child is disabled, application for continuation of dependent status for such a child must be made 31 days prior to the Child's attaining such maximum age. Review of the disability will be done as often as is deemed necessary, but in any event not less than once a year.
For the purposes of this Plan, your “sponsored adult dependent” means an adult person who meets all of the following criteria:

- has had the same principle residence as you for at least 12 months, and continues to have the same principle residence as you, disregarding temporary absences due to special circumstances including illness, education, business, vacation or military service
- is 18 years of age or older
- is not currently married to another person under either statutory or common law
- is not related to you by blood or a degree of closeness that would prohibit marriage in the law of the state in which you reside

You may choose to cover only your spouse or sponsored adult dependent, only your children, or both your spouse or sponsored adult dependent and children. If you enroll for children coverage, then all of your children are covered. For this Plan, you need not provide specific information on children. However, it is your responsibility to notify your Total Rewards Generalist or HR Service Center when you no longer have a spouse or sponsored adult dependent or children who are eligible for this coverage.

*A benefit-eligible employee/retiree cannot be covered under this Plan as a dependent of another employee. In addition, children cannot be covered as dependent/s of more than one employee.* So, if both you and your spouse or sponsored adult dependent are eligible for this coverage as employees, neither of you may enroll for spousal coverage for the other, and only one of you may enroll to cover your children.

**When does coverage begin?**

Coverage begins on the date of hire or the benefit eligibility date provided you submit the form within 30 days (60 days if you are out of the continental United States) of your date of hire or eligibility date.

If you change from part-time to full-time or from temporary to permanent status and become benefit eligible, you must enroll within 30 days of the date of your change in status.

If you are not actively at work on the date your coverage would normally begin, the coverage will not be effective until you return to full-time active employment unless you are not actively at work due to a health factor.

If you have no eligible dependent/s initially, but later acquire eligible dependent/s, you may obtain coverage, provided you apply within 31 days of the date your first acquired dependent/s. Coverage will be effective on the date that you acquired the dependent/s.

In no case will coverage on your spouse or sponsored adult dependent in excess of $20,000, or coverage on your child in excess of $5,000, become effective prior to the date of approval by Minnesota Life.

**Who pays for this coverage?**

You will pay the full cost of this coverage. The premium for coverage for your spouse or sponsored adult dependent is based on the spouse or sponsored adult dependent’s age and the amount of coverage you select. The premium for coverage on your children is based on the amount of coverage you select.

**May I change my choice of coverage?**

You may elect to change the amount of coverage for which you’ve enrolled during the Annual Enrollment Change Period. Any increase in coverage must be approved by Minnesota Life.

You may elect to enroll or change the amount of coverage for which you’ve enrolled if you experience a qualifying family/employment status change, and the change that you are requesting is consistent with the event. You must notify your Total Rewards Generalist or HR Service Center and complete a benefit change form within 31 days of the date of the event to make the change.
How do I designate a beneficiary?
You do not designate a beneficiary for this coverage. You, the employee, are automatically the beneficiary of any dependent life insurance coverage.

How are benefits paid?

**Basic Life Insurance and Supplemental Life Insurance**
The insurance company will pay benefits to you, the University policy holder (employee), upon receiving written proof of your dependent’s death.

**Accelerated Benefits**
The Plan will pay accelerated benefits, up to 100% of the face amount, in lieu of death benefit for insured with a life expectancy of 12 months or less.

What happens when I retire?
If you retire, the coverage in effect at retirement may be continued provided you agree to continue to pay the required premiums to the University.

When will this coverage end?
Dependent life coverage will end on the earliest of the following dates:

- the date you stop paying the premiums
- the date you are no longer eligible for coverage
- the date your spouse or sponsored adult dependent or child ceases to be eligible for coverage (you must notify your Total Rewards Generalist or HR Service Center in order to stop your payroll deduction)
- the date the University discontinues the Plan

The dependent life coverage may be continued during any authorized leave of absence if you continue to pay the required monthly premium to the University, in advance.

Conversion Privilege
When dependent life coverage ends, an individual life insurance policy may be obtained from the insurance company. Conversion is not available if your coverage under the policy ends because of your failure to pay a required premium. A medical examination will not be required for this policy, however, application for it and payment of the first premium must be made directly to the insurance company within 31 days of the date the coverage terminated. The premium for the individual policy will depend on the Plan of insurance, age and class of risk of the person to be insured.

How do I enroll?
If you are enrolling during your initial eligibility period, complete the new hire enrollment process. Contact your HR Generalist or HR Service Center for the appropriate application form if:

1. you wish to enroll for coverage in excess of $20,000 for spouse or sponsored adult dependent and/or $5,000 for children; or
2. you wish to enroll after your initial eligibility period has expired

How do I file a claim?
If you suffer a covered loss, you should provide notice to the University to initiate a claim.