

UNIVERSITY OF MISSOURI

***Dependent Life
Insurance Plan***

Effective January 1, 2005



This booklet is designed to provide an overview of the University of Missouri's Dependent Life Insurance 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 booklet, 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. The Benefits Department Website is available at the address listed below.

It's important for you to have a good understanding of all this plan has to offer. Please review this booklet carefully. If you have questions, contact your Campus Benefits Representative at the appropriate address or phone number shown below. See page 5 for important information on how to enroll.

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<http://www.umsystem.edu/ums/departments/hr/benefits/>

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What is dependent life insurance?

The dependent life plan allows you to obtain group term life insurance on your spouse 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 you several coverage amount choices.

Coverage for your spouse:

You may choose coverage in increments of \$10,000 up to a maximum of \$50,000.

Coverage in excess of \$20,000 must be approved by Minnesota Life.

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 must be approved by Minnesota Life.

Am I eligible for coverage?

If you are an active employee of the University, you are eligible for this coverage, provided you also meet the following conditions:

- You are classified 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.
- You have eligible dependents as described later.

A per diem employee is excluded as an Employee under this Plan.

What family members can be covered?

You can insure your spouse and children under this plan. A child is eligible from 14 days of age to age 19, and from age 19 to 25 if a full-time student.

You may choose to cover only your spouse, only your children, or both your spouse 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 Campus Benefits Representative when you no longer have a spouse or children who are eligible for this coverage.

A benefit eligible employee 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 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 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 on your spouse is based on the spouse'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.

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 your beneficiary upon receiving written proof of your 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 child ceases to be eligible for coverage. (You must notify your Campus Benefits Representative 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. 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 Benefits Enrollment Form provided in your Benefits binder.

Contact your Campus Benefits Representative for the appropriate application form if:

- a) you wish to enroll for coverage in excess of \$20,000 for spouse and/or \$5,000 for children,
OR
- b) you wish to enroll after your initial eligibility period has expired.