

UNIVERSITY OF MISSOURI SYSTEM
**Accidental Death
and Dismemberment SPD**

Effective January 1, 2019



This summary plan description (SPD) is designed to provide an overview of the University of Missouri System's Accidental Death & Dismemberment Plan (Plan). While the University hopes to offer participation in this Plan 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.

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 HR Generalist at the appropriate address or phone number shown below.

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The University's Accidental Death and Dismemberment (AD&D) Plan provides you and your family with financial security in the event of an accidental death. The Plan also helps you financially if you suffer other losses as described in the section titled "*What are the benefits paid by the Plan?*".

This summary is designed to give you an overview of the major points of the Plan. The Plan is underwritten by Minnesota Life under policy number 32900G. If any description in this summary differs from the policy, the terms of the policy will be followed.

Am I eligible for coverage?

If you are an active employee or subsidiary employee (CRR 320.050) of the University, you are eligible for 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.

An individual who, while covered as an Employee under the sections described above, became totally and permanently disabled in accordance with the University's Long Term Disability Plan and is entitled to continued service credit as a disabled Employee under the University's Retirement, Disability and Death Benefit Plan.

Retirees

If you are a retiree of the University, you are eligible for coverage, provided you also meet the following requirements:

- You retired on or before 12/31/17, you are eligible for postretirement benefits at the earlier of:
 - Age 55 and at least 10 years of service, or
 - Age 60 and at least 5 years of service
- Effective January 1, 2018, the eligibility for postretirement benefits are as follows:
 - Must be employed in a UM System benefit eligible position on December 31, 2017; and
 - At least five years of service as of December 31, 2017, and
 - At least 60 years old on his/her retirement date; and
 - At least 20 years of service to the UM System on his/her retirement date.
- You were covered under the respective plan(s) immediately prior to your retirement.
- You re-enrolled when you retired
- If, after retirement, you drop coverage on any of your dependents, you may not re-enroll them in the Plan.

If after retirement you become reemployed by the University or a University Subsidiary Entity and you become eligible for coverage as an Employee under University-sponsored active Employee insurance plans, your eligibility for all retiree coverage will "freeze" beginning the first of the following month after your effective date of becoming eligible for coverage as an Employee, unless your effective date is the first of the month, then, coverage will "freeze" on the first of that month. Upon your termination from regular employment and loss of University-sponsored active Employee insurance coverage (or upon loss of University-sponsored active Employee insurance coverage even while you are still employed, because you no longer meet the eligibility requirements for coverage as an Employee), you must **immediately re-enroll in the retiree insurance coverage** in which you are eligible or you will forfeit your right to re-enroll at a later date.

Are members of my family eligible for AD&D coverage?

Your eligible dependents include your spouse/sponsored adult dependent and each of your natural children, stepchildren, foster children, adopted children, or children placed in your home for adoption younger than age 26 (note the term “stepchild” does not include the children of your sponsored adult dependent).

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 HR Generalist or HR Service Center within one month of 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 thirty-one 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.

If you and your spouse or sponsored adult dependent are both eligible as employees, only one may enroll for coverage for family members. An employee covered as the spouse or sponsored adult dependent of another employee may enroll for coverage as an employee, but the total coverage amount provided under the Plan for this person who is covered as both a spouse or sponsored adult dependent and as an employee cannot exceed the amount available to an employee alone.

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

When does coverage begin?

New Hire Enrollment:

- Coverage begins on the date of hire or the benefit eligibility date provided you submit the form within 31 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 31 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.

Annual Enrollment

- Coverage elected or changed during the Annual Enrollment Change Period begins on January 1 of the following year.
- 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.

Mid-Year Qualifying Event

- If you have no eligible dependents initially, but later acquire eligible dependents, you may obtain coverage, provided you apply within 31 days of the date your first acquired dependents. Coverage will be effective as follows:

- In the case of birth or adoption or placement for adoption, on the date of the event, as applicable, and
- In the case of any other event, on the first of the month following the date of the event.
- 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.

Retirees

- If you retire on the first of the month, your retiree coverage eligibility begins on that day. If you retire beyond the first of the month, retiree coverage eligibility will begin on the first of the month following your retirement date provided you make written application to participate as a retiree within 31 days of retirement.

How do I designate my beneficiary?

When you enroll for coverage, you should name a beneficiary to receive the benefits payable in the event of your death due to an accident. You may change your beneficiary designation at any time by completing the appropriate form. You, the employee or retiree, are automatically the beneficiary of any benefits payable for coverage for dependents.

Who pays for this coverage?

You pay the full cost of your optional AD&D coverage. Employee contributions are made through payroll deduction. Retiree contributions are deducted from your pension check or billed monthly.

How much coverage can I buy?

As an employee, you may select from the following coverage levels:

\$25,000 \$50,000 \$75,000 \$100,000 \$125,000 \$150,000

As a Retiree, you may select from the following coverage levels based on age, as long as the amount you select does not exceed the Principal Sum amount for which you were enrolled prior to retirement:

Age	Coverage Levels
Under Age 70:	\$10,000, \$25,000 or \$50,000
Age 70-74:	\$10,000 or \$25,000
Age 75-80:	\$10,000

AD&D insurance amounts are based upon your age as of January 1 of the plan year and coverage ends on the December 31 of the plan year in which you turn age 80.

If you elect to insure your spouse or sponsored adult dependent and children under the Plan, the amount of their coverage is a percentage of your benefit amount, as shown below:

Spouse or sponsored adult dependent (no children)	50%
Spouse or sponsored adult dependent and children (spouse or sponsored adult dependent)	40%
(spouse or sponsored adult dependent)	5% (each child)
Children only (no spouse)	15% (each child)

All accidental death and dismemberment elections are guaranteed issue and will not require evidence of insurability.

Can I make changes to my coverage?

As an employee, you may elect to change the amount of coverage for which you've enrolled during the Annual Enrollment Change Period.

As a retiree, you can lower your coverage level during the annual enrollment period or cancel the coverage at any time by submitting a new enrollment form to the HR Service Center. You do not have the option of increasing this coverage.

Does retiree coverage reduce as I grow older?

As a retiree, AD&D insurance amounts are based upon your age as of January 1 of the plan year. Your coverage amount shall be reduced in accordance with the following table:

Amount of Insurance at Retirement	Age as of January 1	Reduced Amount
\$50,000	70-74	\$25,000
	75-80*	\$10,000
\$25,000	70-74	\$25,000
	75-80*	\$10,000
\$10,000	70-74	\$10,000
	75-80*	\$10,000

*Coverage ends on the December 31 of the plan year in which you turn age 80.

What is covered by the AD&D plan?

The Plan offers full 24-hour protection against accidents anywhere in the world, except as explained under *“Are there any conditions under which AD&D benefits are not paid?”*.

Accidental death or dismemberment by accidental injury means that death or dismemberment results, directly and independently of all other causes, from an accidental injury which is unintended, unexpected, and unforeseen.

The injury must occur while coverage is in force. The death or dismemberment must occur within 365 days after the date of the injury and while coverage is in force.

What are the benefits paid by the Plan?

Your AD&D benefit depends on the amount of coverage you chose when you enrolled. Benefits are payable as shown below:

Type of Loss	Percent of Amount of Insurance
Life	115%
Loss of one hand and one foot	115%
Loss of one hand and one foot and sight of one eye	115%
Speech and Hearing	115%
Quadriplegia	115%
Triplegia	86.25%
Paraplegia	57.50%
Loss of one hand or one foot or one eye	57.50%
Speech or Hearing	57.50%
Hemiplegia	57.50%
Thumb and Index Finger of One Hand	28.75%
Uniplegia	28.75%

- Loss of hands or feet means complete severance at or above the wrist or ankle joints
- Loss of sight, speech, or hearing means the entire and irrecoverable loss of sight, speech, or hearing which cannot be corrected by medical or surgical treatment or by artificial means
- Loss of thumb and index finger means complete severance of both the thumb and the index finger at or above the metacarpophalangeal joints
- Quadriplegia means total paralysis of both upper and lower limbs
- Triplegia means total paralysis of three members
- Paraplegia means total paralysis of both lower limbs
- Hemiplegia means total paralysis of upper and lower limbs on one side of the body
- Uniplegia means total paralysis of one limb

A benefit is not payable for both loss of thumb and index finger of one hand and the loss of one hand for injury to the same hand as a result of any one accident.

A surgically reattached hand or foot will be deemed a permanent loss if, 12 months after reattachment, the limb has regained less than 50% of its normal function. The percentage of normal function must be certified by a licensed physician.

Disappearance Benefit

If an insured's body has not been found after one year from the date the conveyance in which he or she was traveling disappeared, exploded, sank, became stranded, made a forced landing or was wrecked, it shall be presumed, subject to all other terms of the policy, that the insured has died as a result of an accidental injury which was unintended, unexpected and unforeseen. Such death shall be considered a covered loss.

Exposure Benefit

If an insured is unavoidably exposed to the elements by reason of a covered accident and suffers a loss that is included in the list of covered losses as a result of such exposure, such loss will be covered under the terms of this policy.

Are there any conditions under which AD&D benefits are not paid?

Yes. AD&D benefits will not be paid for losses as a result of:

- suicide or attempted suicide, while sane; or
- intentionally self-inflicted injury or any attempt at self-inflicted injury, while sane; or
- the insured's participation in or attempt to commit a crime, assault or felony; or
- bodily or mental infirmity, illness, or disease; or
- medical or surgical treatment including diagnostic procedures; or
- alcohol, drugs (unless administered on the advice of a licensed physician) poisons, gases, or fumes voluntarily taken, administered, absorbed, inhaled, ingested, or injected; or
- infection, other than pyogenic infection occurring simultaneously with, and as a result of, the accidental injury; or
- bacterial infection, other than infection occurring simultaneously with, and as a result of, the accidental injury or bacterial infection due to accidental ingestion of a contaminated substance; or
- travel or flight in or on any vehicle used for aerial navigation including getting in, out, on, or off such vehicle, if the insured is:
 - riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or
 - a student taking a flying lesson, unless riding as a passenger; or
 - hang gliding; or
 - parachuting, except when the insured has to make a parachute jump for self-preservation; or
- war or any act of war, whether declared or undeclared; or
- riot or civil insurrection; or
- service in the military of any nation

When will my AD&D coverage end?

Your coverage will end on the earliest of these dates:

- the date this policy ends; or
- the date the certificate holder no longer meets the eligibility requirements; or
- the date this policy is amended so the certificate holder is no longer eligible; or
- 31 days (the grace period) after the due date of any unpaid premium if the premium remains unpaid at that time; or
- the last day for which premium contributions have been paid following a certificate holder's written request to cease participation under this policy; or
- Retirees, coverage ends on the December 31 that follows the December 1 on which the retiree is age 80.
- the date you retire, if you are already age 80, or the date your employment terminates (Retired employees can enroll for limited coverage upon retirement.)

Can my spouse or sponsored adult dependent and children have coverage after my death?

In the event of your death, your covered spouse or sponsored adult dependent and children can continue coverage, provided they are not eligible under this Plan as an employee. Written notice of this continuation provision will be given by Minnesota Life to the covered spouse or sponsored adult dependent and each covered child upon receipt of proof of your death.

Application for continued coverage and the first premium must be made to Minnesota Life within 31 days of the date proof of your death is received by Minnesota Life.

Coverage under this continuation provision will be retroactive to the beginning of the 31-day period described above, and will continue until the earlier of (1) the date the spouse or sponsored adult dependent or child becomes eligible for coverage as an employee; or (2) 31 days after the due date of any premium payment which is not made.

How do I file a claim?

If you suffer a covered loss, you or your beneficiary should provide notice to the University of Missouri System to initiate a claim. Written notice must be provided to the insurance company within 30 days. The insurance company will furnish the necessary forms which should be completed according to the instructions provided. Claims must be submitted within 90 days after the date of the loss. However, failure to give such notice and proof within the time provided will not invalidate the claim if it is shown that notice and proof were given as soon as reasonably possible.