

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

Effective January 1, 2020



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. In this document, we will refer to Plan when referencing the University of Missouri's Accidental Death & Dismemberment 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 [HR Generalist](http://umurl.us/CBR) (umurl.us/CBR) or [HR Service Center](http://umurl.us/HRSC) (umurl.us/HRSC).

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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 Unum under policy number 912741-002. 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.

In addition, you are eligible for coverage under this plan if you are an individual who, while covered as an Employee (as defined in University Collected Rules and Regulations (CRR) 310.020 and CRR 320.050), became totally and permanently disabled in accordance with the University's Long Term Disability Plan and who is entitled to continued service credit (ie. vested) as a disabled Employee under the University's Retirement, Disability and Death Benefit Plan, or, effective January 1, 2020, who has been a benefit eligible employee for the five consecutive years immediately preceding the date on which the Employee became totally and permanently disabled.

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

### **Retirees**

If you are a Retired Employee of the University (Retiree), you are eligible for coverage, provided the following conditions are met:

- you were covered under the Plan immediately prior to your retirement; and
- you re-enroll in the Plan when you retire; and
- if you retired on or before December 31, 2017, you were either:
  - age 55 or older with at least 10 years of service, or
  - age 60 or older with at least 5 years of service; or
- if you retire on or after January 1, 2018, you must have been employed in a UM System benefit eligible position and accumulated at least five years of service, as measured by the University of Missouri Retirement, Disability and Death Benefit Plan, on December 31, 2017, and on your retirement date you must:
  - be at least 60 years old; and
  - have at least 20 years of service with the UM System.

If you are a Retired Employee, are reemployed by the University after your retirement, and subsequently retire again, special rules apply:

- If, upon your initial retirement from the University, you were eligible to enroll in the Plan, based on your satisfaction of the eligibility requirements above, you will be eligible to reenroll in the Plan upon your retirement following reemployment (even if you did not initially enroll after your initial retirement), provided you still meet all requirements above. For purposes of determining whether you still meet the requirements above upon your retirement following reemployment, your initial date of retirement will determine which eligibility requirements apply. For example, if you initially retired on August 1, 2017, and retired following reemployment on August 1, 2019, you must meet the age and service

requirements above for individuals who retired on or before December 31, 2017, not the age and service requirements for individuals who retire on or after January 1, 2018.

- If, upon your initial retirement from the University, you were not eligible to enroll in the Plan, your eligibility to enroll in the Plan upon your retirement following reemployment depends on your reemployment date:
  - If you are reemployed prior to January 1, 2020, and upon your retirement following reemployment you now satisfy the eligibility provisions above, you may enroll in this Plan upon your retirement following reemployment. You must meet the eligibility requirements above applicable to the date of your retirement following reemployment.
  - If you are reemployed on or after January 1, 2020, you may not enroll in this Plan upon your retirement following reemployment, even if you now satisfy the eligibility provisions above.

If you experience a termination from employment, but were not eligible for retirement under the University's Retirement, Disability and Death Benefit Plan, are reemployed by the University, and subsequently separate from employment again, special rules apply:

- If you are reemployed prior to January 1, 2020, and upon your separation following reemployment you satisfy the eligibility provisions above, you may enroll in this Plan upon your separation following reemployment. You must meet the eligibility requirements above applicable to the date of your separation following reemployment.
- If you are reemployed on or after January 1, 2020, you may not enroll in this Plan, upon your separation following reemployment if you did not meet the eligibility requirements above on the date of your initial termination from employment, even if you satisfy the eligibility provisions above at the time of your separation following reemployment.

If you are eligible to reenroll (or enroll for the first time) upon retirement or separation after reemployment, you must enroll in this Plan consistent with the requirements in *When does Coverage Begin, Retirees*.

**Please Note:** If, after retirement, you decrease the amount of your coverage or change coverage levels from "family" to "self", you will not be allowed to increase your amount of coverage or change your coverage level back to "family".

### 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 themselves 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.

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 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.

### ***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.

### ***Retirees***

You must make written application to participate as a retiree within 31 days of retirement. Your AD&D coverage will begin on your retirement date.

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 coverage that does not require evidence of insurability will commence on the later of your date of hire or the first of the month following the date when you first meet the eligibility requirements as an employee, and your retiree coverage under this Plan will “freeze” on the day immediately preceding the date in which coverage as an employee commences. For example, if you are reemployed on October 1 and meet the eligibility requirements as an employee on October 1, your coverage as an employee will commence October 1 and your coverage as a retiree will “freeze” September 30. If you are reemployed on October 1 and do not meet the eligibility requirements as an employee until November 15 (because, for example, you were not initially in benefit eligible employment), your coverage as an employee will begin December 1, and your coverage as a retiree will freeze November 30. 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 definition of Employee), if you are eligible to enroll in this Plan, you must ***immediately enroll in (if you have not***

*previously been eligible to do so) or reinstate retiree insurance coverage* or you will forfeit your right to participate in this plan as a retiree at a later date. For more information on eligibility, see *Am I eligible for Coverage, Retirees*.

### 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 name a different beneficiary at any time by completing a new beneficiary designation form. The new beneficiary designation form will be effective as of the date you sign that form. However, if any claim is paid prior to the University receiving the form, the change will not go into effect. 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 on an after-tax basis. 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 amounts:

\$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:

<b>Age</b>	<b>Coverage Levels</b>
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.

You may enroll in “self” or “family” coverage levels. If you elect to insure your spouse or sponsored adult dependent and children under the Plan (family), the amount of their coverage is a percentage of your benefit amount, as shown below:

Spouse or sponsored adult dependent (no children)	50% (max of \$75,000)
Spouse or sponsored adult dependent and children	40% (max of \$60,000)
(spouse or sponsored adult dependent)	5% (each child-max of \$7,500)
Children only (no spouse)	15% (each child- max of \$22,500)

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 and coverage level for which you’ve enrolled during the Annual Enrollment Change Period. You may decrease or waive your coverage at any time during the year by completing a benefit change form.

As a retiree, you may decrease or cancel coverage at any time by completing the retiree benefit change form.

**Please Note:** Once you decrease or cancel the Plan, you cannot increase or re-enroll. You may not add or increase coverage under the Plan at any time after retirement.

## 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 are the benefits covered and paid by the Plan?

Your AD&D benefit depends on the amount of coverage you chose when you enrolled. If your claim is approved, the benefit will pay according to the covered losses and percentages below. The benefit will be paid only if an accidental bodily injury results in one or more of the covered losses listed below within 365 days from the date of the accident. Also, the accident must occur while you or your dependent are insured under the Plan.

Covered Losses	Percent of Amount of Insurance
Life	115%
Both hands, or both feet or sight of both eyes	115%
One hand and one foot	115%
One hand or one foot and sight of one eye	115%
Speech and Hearing	115%
Quadriplegia	115%
Triplegia	86.25%
Paraplegia	57.50%
One hand or one foot or one eye	57.50%
Speech or Hearing	57.50%
Hemiplegia	57.50%
Thumb and Index Finger of Same Hand	28.75%
Uniplegia	28.75%

- Loss of a foot means that all of the foot is cut off at or above the ankle joint
- Loss of a hand means that all four fingers are cut off at or above the knuckles joining each to the hand
- Loss of hearing means the total irrecoverable loss of hearing in both ears
- Loss of sight means the eye is totally blind and that no sight can be restored in that eye
- Loss of Speech means the total and irrecoverable loss of speech
- Loss of thumb and index finger means that all of the thumb and index finger are cut off at or above the joint closest to the wrist
- Paraplegia means total and irreversible paralysis of both lower limbs
- Quadriplegia means a total irreversible paralysis of all four limbs



- Triplegia means total and irreversible paralysis of three limbs
- Uniplegia means total and irreversible paralysis of one limb
- Hemiplegia means total and irreversible paralysis of both limbs on either side of the body (i.e. the right arm and right leg or left arm and left leg)

### **Disappearance Benefit**

If an insured's body has not been found after one year from the date the of the accident, Unum will presume loss of life if:

- You or your dependent are riding in a common public passenger carrier that is involved in an accident covered by the Plan; and
- As a result of the accident, the common public passenger carrier is wrecked, sinks, is stranded or disappears.

### **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.

### **Additional Benefits**

The following benefits are separate from any accidental death and dismemberment benefit which may be payable. In order to receive the below benefits, your or your dependent's accidental death benefit must be paid first. For more information regarding these benefits and definitions, please contact Unum directly at (866) 220-8460.

#### Repatriation Benefit

If as the result of a covered accident, you or your dependent suffers loss of life at least 100 miles away from your or your dependent's principal place of residence, Unum will pay an additional benefit for the preparation and transportation of your or your dependent's body to a mortuary chosen by you or your authorized representative. Maximum benefit is \$5,000.

#### Seatbelt(s) and Air Bag Benefit

Unum will pay you or your authorized representative an additional benefit if you or your dependent sustains an accidental bodily injury which causes you or your dependent's death while you or your dependent is driving or riding in a private passenger car, provided certain requirements are met.

- Seatbelts
  - Benefit Amount: 10% of the full amount of your or your dependent's accidental death and dismemberment insurance benefit.
  - Maximum benefit of \$25,000.
- Air Bags
  - Benefit Amount: 5% of the full amount of you or your dependent's accidental death and dismemberment insurance benefit.
  - Maximum benefit of \$5,000.

#### Education Benefit

Unum will pay your authorized representative on behalf of each of your qualified children a lump sum payment if you lose your life as a result of an accidental bodily injury and it is within 365 days after the date of the accident. The accident must have occurred while you were insured under the plan. Your authorized representative must provide proof to Unum that the child is a qualified child and that they are enrolled as a full-time student in an accredited post-secondary institution of higher learning beyond the 12<sup>th</sup> grade level.

- Benefit Amount; 6% of the full amount of your accidental death and dismemberment insurance to a maximum of \$6,000.
- Maximum Benefit Payments: 4 per lifetime
- Maximum Benefit Amount: \$24,000
- Maximum Benefit Period: 6 years from the date the first benefit payment is made.

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

Yes. of the Plan does not cover any accidental losses caused by, contributed to by, or resulting from:

- suicide intentionally self-inflicted injury while sane.
- active participation in a riot.
- an attempt to commit or commission of a crime.
- The use of any prescription or non-prescription drug, poison, fume, or other chemical substance unless used according to the prescription or direction of your or your dependent's physician. **Note:** This exclusion will not apply to you or your dependent if the chemical substance is ethanol.
- service on full-time active duty in the Armed Forces of any country or international authority.
- travel or flight in or on any vehicle or device used for aerial navigation including boarding or alighting from it while:
  - it is being used for test or experimental purposes;
  - you or your dependent is operating, learning to operate or serving as a member of the crew;
  - it is being operated by or for or under the direction of any military authority. **Note:** This exclusion does not apply to:
    - transport type aircraft operation by the Military Airlift Command of the United States; or
    - similar air transport service of any other country.
- travel or flight in any aircraft or device for aerial navigation, including boarding or alighting from it, owned or leased by or on behalf of the University.
- disease of the body or diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders.
- being intoxicated.
- bacterial infection. **Note:** This exclusion does not apply to you or your dependent when the bacterial infection is due directly to an accidental cut or wound.
- war, declared or undeclared, or any act of war.

## 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
- For Retirees, coverage ends on December 31 of the plan year in which you turn 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. See *Portability*.

## Portability

If your employment ends with or you retire from the University, or you are working less than the minimum number of hours to meet the eligibility requirements of the Plan as described under *Am I eligible for coverage*, you may elect to port coverage for yourself and your dependents. You must submit your application and first premium payment within 31 days after your coverage ends.

In the case of your death, your spouse, sponsored adult dependent and children must apply for portable coverage and pay the first premium within 31 days after the date you die.

The University will notify Unum of your ability to port coverage. If you do not receive information from Unum within 15 days of your event, please contact Unum directly at 1-800-343-5406 to inquire about Portability options and costs.

The portable insurance coverage will be the current coverage and amounts that you and your dependents are insured for under the group plan, subject to portability maximums. Your coverage will reduce or cease at any time it would have otherwise reduced or ceased under the Plan.

If portable coverage ends due to failure to pay required premiums, portable coverage cannot be reinstated.

### How do I file a claim?

If you suffer a covered loss, you or your beneficiary should provide notice to your HR Generalist or HR Service Center to initiate a claim. Unum will furnish the necessary forms which should be completed according to the instructions provided. Claims must be sent no later than 90 days after the date of death or the date of any other covered loss. If it is not possible to give proof within these time limits, it must be given as soon as reasonably possible. If you or your authorized representative does not receive the form from Unum within 15 days of your request, send Unum written proof of claim without waiting for the form.