

UNIVERSITY OF MISSOURI SYSTEM
Dependent Life Insurance SPD

Effective date January 1, 2020



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 [HR Generalist](http://umurl.us/CBR) (umurl.us/CBR) or [HR Service Center](http://umurl.us/HRSC) (umurl.us/HRSC).

Table of Contents

WHAT IS DEPENDENT LIFE INSURANCE?	4
BENEFIT SUMMARY	4
COVERAGE FOR YOUR SPOUSE OR SPONSORED ADULT DEPENDENT:	4
COVERAGE FOR YOUR CHILD(REN):	4
AM I ELIGIBLE FOR COVERAGE?	5
WHAT FAMILY MEMBERS CAN BE COVERED?	6
WHEN DOES COVERAGE BEGIN?	7
HOW DO I SUBMIT EVIDENCE OF INSURABILITY (EOI)?	8
WHO PAYS FOR THIS COVERAGE?	8
MAY I CHANGE MY CHOICE OF COVERAGE?	8
HOW DO I DESIGNATE A BENEFICIARY?	9
HOW ARE BENEFITS PAID?	9
WHAT HAPPENS WHEN I RETIRE?	9
WHEN WILL THIS COVERAGE END?	9
CONVERSION PRIVILEGE	9
HOW DO I FILE A CLAIM?	9

What is Dependent Life insurance?

The Dependent Life insurance Plan allows you to obtain group term life insurance for your spouse/sponsored adult dependent and/or dependent children. The Plan allows you to choose from several amounts of coverage for both your spouse/sponsored adult dependent and/or dependent children.

This summary is designed to give you an overview of the major points of the Plan. The Plan is underwritten by the Unum under group policy number 912741-002. 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. The following outlines the opportunities to elect Dependent Life for a spouse or sponsored adult dependent and the Evidence of Insurability (EOI) requirements:

- **New Hire Enrollment:** You may elect coverage up to \$20,000 guaranteed issue without EOI, provided you do so within 31 days of your date of hire or benefit eligibility date. Coverage in excess of \$20,000 requires EOI and must be approved by Unum.
- **Annual Enrollment:** You may elect to enroll or change the amount of coverage for which you've enrolled. EOI is required for newly elected and increases in coverage. EOI is not required for decreases in coverage.
- **Mid-Year Qualifying Event:** You may elect coverage up to \$20,000 guaranteed issue without EOI, provided you do so within 31 days of the date of marriage. EOI is required for existing spouses/sponsored adult dependents to enroll in any amount of coverage, unless your spouse/sponsored adult dependent was a UM benefit-eligible employee who lost their UM basic life coverage and is newly eligible for UM spousal life coverage; then, you may elect up to \$20,000 without EOI, provided you do so within 31 days of the date UM employee coverage ended. Coverage in excess of \$20,000 requires EOI and must be approved by Unum.

Coverage for your child(ren):

You may choose coverage in increments of \$5,000 up to a maximum of \$25,000. The amount of coverage will be applicable to each eligible child. The following outlines the opportunities to elect Dependent Life for a child:

- **New Hire Enrollment:** You may elect coverage up to \$25,000, provided you do so within 31 days of your date of hire or benefit eligibility date. Otherwise, you must wait until the next Annual Enrollment or until you have a mid-year qualifying event.
- **Annual Enrollment:** You may elect to enroll or change the amount of coverage for which you've enrolled.
- **Mid-Year Qualifying Event:** You may elect coverage up to \$25,000, provided you do so within 31 days of the date of birth or adoption. If your dependent child was a UM benefit-eligible employee who lost their UM basic life coverage and is newly eligible for UM Dependent Life child coverage; then, you may elect up to \$25,000, provided you do so within 31 days of the date UM employee coverage ended; otherwise, you must wait until the next Annual Enrollment.

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.

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.

If you are an employee, as defined above, who requests and is approved for an accelerated benefit of the Basic Life and/or Additional Life plan, you are only eligible for spouse/sponsored adult dependent and/or child(ren) dependent life plan(s) provided the following conditions are met:

- Less than 100% of the face amount was accelerated under the plan(s); or
- Enrollment continues in at least one plan; Basic Life or Additional Life.

Retirees

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

- you were enrolled in the spouse/sponsored adult dependent and/or child(ren) dependent life plan(s), immediately prior to your retirement; and
- you re-enroll in the same plan(s) 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, as defined above, who requests and is approved for an accelerated benefit of the Basic Life and/or Additional Life plan, you are only eligible for the spouse/sponsored adult dependent and/or child(ren) dependent life plan(s) provided the following conditions are met:

- Less than 100% of the face amount was accelerated under the plan(s); or
- Enrollment continues in at least one plan; Basic Life or Additional Life.

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 spouse/sponsored adult dependent and/or child(ren) dependent life plan(s), based on your satisfaction of the eligibility requirements above, you will be eligible to reenroll in the same plan(s) 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 spouse/sponsored adult dependent and/or child(ren) dependent life plan(s), your eligibility to enroll in the same plan(s) 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 the same plan(s) 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 the same plan(s) 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 the same plan(s) 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 the spouse/sponsored adult dependent and/or child(ren) dependent life plan(s), 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 the spouse/sponsored adult dependent and/or child(ren) dependent life plan(s), consistent with the requirements in *When does Coverage Begin, Retirees*.

Please Note: If, after retirement, you drop coverage on any of your dependents, you may not re-enroll them in the Plan.

What family members can be covered?

You can insure your spouse or sponsored adult dependent and each of your natural child(ren), stepchild(ren), foster child(ren), adopted child(ren), or child placed in your home for adoption younger than age 26 (note the term "stepchild" does not include the child(ren) of your sponsored adult dependent). Your child is eligible for coverage from live birth 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 HR 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 with Unum will be done as often as is deemed necessary.

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 child(ren), or both your spouse or sponsored adult dependent and child(ren). If you enroll for child(ren) 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 HR 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/retirees, 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?

If your eligible spouse or sponsored adult dependent is totally disabled at the time coverage would otherwise begin, your spouse or sponsored adult dependent's coverage will begin on the date your eligible spouse or sponsored adult dependent is no longer totally disabled. This provision does not apply to dependent children. Totally disabled means that, as a result of an injury, a sickness or a disorder: your eligible spouse or sponsored adult dependent is confined in a hospital or similar institution; is confined at home under the care of a physician for a sickness or injury.

New Hire Enrollment:

- Coverage that does not require evidence of insurability 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 benefit 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.
- In no case will coverage on your spouse or sponsored adult dependent in excess of \$20,000 become effective prior to the date of approval by Unum. Coverage is effective the first of the month coincident with or next following the date approved.

Annual Enrollment

- Evidence of Insurability is required for any level increase or new enrollment for spouse or sponsored adult dependent coverage.
Coverage elected or changed during the Annual Enrollment Change Period begins on January 1 of the following year, or upon approval by Unum if after January 1.

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.
 - In no case will coverage on your spouse or sponsored adult dependent in excess of \$20,000 become effective prior to the date of approval by Unum.
 - Coverage requiring evidence of insurability is effective the first of the month coincident with or next following the date approved by Unum.

Retirees

You must make written application to participate as a retiree within 31 days of retirement. Your Dependent Life 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 submit Evidence of Insurability (EOI)?

If you elected Dependent Life insurance coverage that requires evidence of insurability, Unum will email your University of Missouri account with a link to your personalized evidence of insurability application within 30 days after you submit your elections. The email will come from TheUnumClientServiceCenter@unum.com and the subject line will read: "Your Recent Insurance Election - Action requested". You will be notified of acceptance or declination by Unum. If you have questions about your personalized evidence of insurability application, please contact Unum customer service at 866-220-8460 from 7:00 a.m. until 5:00 p.m. CST.

Who pays for this coverage?

You will pay the full cost of this coverage on an after-tax basis.

The premium for coverage for your spouse or sponsored adult dependent is based on the spouse or sponsored adult dependent's age as of January 1 of the plan year and the amount of coverage you select.

The premium for coverage on your child(ren) is based on the amount of coverage you select.

May I change my choice of coverage?

As an employee, you may elect to change the amount of coverage for which you've enrolled during the Annual Enrollment Change Period. Any increase in spouse or sponsored adult dependent coverage must be approved by Unum.

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. Review the above *Benefit Summary* for mid-year qualifying events. You must notify your HR Generalist or HR Service Center and complete a benefit change form within 31 days of the date of the event to make the change.

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 your Dependent Life coverage(s), you cannot increase or re-enroll.

- You may not add or increase Dependent Life coverage(s) at any time after retirement.

How do I designate a beneficiary?

You do not designate a beneficiary for this coverage. You, the employee/retiree, are automatically the beneficiary of any Dependent Life insurance coverage.

How are benefits paid?

The insurance company will pay benefits to you, the University policy holder (employee/retiree), upon receiving written proof of your dependent's death.

The Plan will pay accelerated benefits, up to 100% of the face amount, in lieu of death benefit for an insured with a life expectancy of less than 12 months. Accelerated benefit requests for less than 100% of the face amount, must include increments according to the following:

- spouse or sponsored adult dependent: \$10,000 increments
- child: \$5,000 increments

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.

Note: If after retirement you become reemployed by the University or a University Subsidiary Entity, please see *Eligibility* and *When does coverage begin* for more information regarding your coverage options.

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 HR Generalist or HR Service Center in order to stop your payroll deduction or monthly billing)
- the date you or eligible spouse, sponsored adult dependent or child dies
- the date the University discontinues the Plan

The Dependent Life coverage may be continued during any authorized leave of absence. If you go on an unpaid leave of absence, you must continue to pay the required monthly premium to the University in advance or through monthly billing.

Conversion Privilege

When Dependent Life coverage ends, an individual life insurance policy may be obtained from Unum. The maximum amount of coverage that you can convert is the coverage amount immediately prior to conversion. Evidence of insurability will not be required for this policy, however, application for it and payment of the first premium must be made directly to Unum within 31 days of the date the coverage terminates. The premium for the individual policy will be dependent on a number of factors including, but not limited to, the amount of the policy and your dependent's age.

How do I file a claim?

If you suffer a covered loss, you should provide notice to your HR Generalist or HR Service Center to initiate a claim.