

UNIVERSITY OF MISSOURI
Life Insurance SPD

Effective January 1, 2024



This summary plan description (SPD) is designed to provide an overview of the University of Missouri System's 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 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).

In the event there is a conflict of language between the Summary Plan Description and the insurance documents, the language in the insurance documents will control.

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The Life Insurance Plan provides your family with valuable financial protection in the event of your death.

The Plan offers two types of term life insurance; Group Basic Life insurance as well as a Group Additional Life coverage option. The benefits available under each are described in this SPD.

This summary is designed to give you an overview of the major points of the Plan. The Basic Life Plan and Additional Life, also called "Optional Life," is underwritten by MetLife under group policy number 158738-2-G. If any description in this summary differs from the group policy, the terms of the group policy will be followed.

Benefit summary

The Life Insurance Plan offers you the following term life coverage options:

Option	Benefit amount	Who pays for this coverage?
Group Basic Life Insurance		
Basic Life Insurance Plan A	One times (1X) base annual salary*	The University
Or		
Basic Life Insurance Plan B	Two times (2X) base annual salary*	The University and you
Group Additional Life Insurance		
Additional Life Insurance	One to eight times (1X – 8X) base annual salary*	You

*Retirees—Salary is for the year in which you retired.

What is group term life insurance coverage?

Group term life insurance provides a benefit when you die. The death benefit is equal to the coverage amount in effect at that time and is payable to your Beneficiary. Both the Basic Life and Additional Life plans are considered group term life policies.

Am I eligible for coverage?

Employees

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 thirty (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.

Disabled Employees (LTD Recipients)

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 (5) consecutive years immediately preceding the date on which the Employee became totally and permanently disabled. A Disabled Employee is an Employee who is a Long-Term Disability benefit recipient, also known as LTD Recipient.

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 a University of Missouri sponsored Basic Life and/or Additional Life plan for Active Employees 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 ten (10) years of service, or
 - age 60 or older with at least five (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 (5) 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 twenty (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 Basic Life and/or Additional Life Plan, 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 Basic Life and/or Additional Life Plan, 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 Basic Life and/or Additional Life 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 the Basic Life and/or Additional Life Plan consistent with the requirements in *When does Coverage Begin, Retirees*.

When does coverage begin?

As an Employee, if you elect certain coverages you may be required to submit a Statement of Health Form for Evidence of Insurability. The Evidence of Insurability must be accepted by MetLife as satisfactory for such coverages and/or increases to take effect.

New Hire Enrollment:

- Coverage that does not require a Statement of Health Form begins on the date of hire or the benefit eligibility date.
- You will automatically be enrolled in Basic Life Plan A (paid by University) unless you elect Plan B or opt out of coverage by filling out the appropriate waiver form available through the HR Service Center.
- You may elect Basic Life Plan B at initial enrollment without completing a Statement of Health Form provided you submit your completed benefits enrollment (via online or paper) within thirty-one (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 submit your completed benefits enrollment (via online or paper) within thirty-one (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.
- You may elect Additional Life coverage at 2X your base annual salary at initial enrollment without providing a Statement of Health Form, provided you submit your completed benefits enrollment (via online or paper) within thirty-one (31) days of your date of hire or eligibility date. Additional Life coverage at 3X and above (4X-8X) will require a Statement of Health Form. Coverage requiring a Statement of Health Form is effective the first of the month coincident with or next following the date approved by MetLife.

Annual Enrollment

- A Statement of Health Form is required for any level increase or new enrollment for Additional Life and Basic Life insurance.
- Coverage elected or changed during the Annual Enrollment change period begins on January 1 of the following year, or upon approval by MetLife if after January 1.
- 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.

As a Retiree, you must make written application to participate as a Retiree within thirty-one (31) days of retirement. Your Basic Life and/or Additional 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 a Statement of Health Form will commence as follows: If your reemployment date is the first of the month, your Employee coverage under this Plan will commence on that date. If your reemployment date is effective any other day of the month, your Employee coverage under this Plan will commence on the first of the month following your rehire date. 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 under this plan), 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?*

How do I submit a Statement of Health (SOH) Form?

As an Employee, if you elect to increase certain coverage options, you may be required to submit a Statement of Health Form for Evidence of Insurability. The Statement of Health Form is only available online for a limited period of time after your application for coverage. Please complete it as soon as possible.

To access your customized form, login to myHR (myhr.umsystem.edu). Once logged in, click on the “myBenefits” tile, select “Statement of Health (MetLife)” from the left-hand menu and click the “Access MetLife Statement of Health” link to connect to MetLife.

Who pays for this coverage?

Basic Life Insurance

The cost of your coverage depends on the level of Basic Life coverage you choose.

- If you choose Plan A, the University will pay the full cost of coverage.
- If you choose Plan B, the plan giving a higher level of coverage, the additional cost will be shared by you and the University. The amount of contribution required will be determined annually by MetLife.

If you are an Employee, your contribution will be made on a before-tax basis unless you elect otherwise. This before-tax advantage is explained in the *Flexible Benefits Plan SPD*.

If you are a LTD Recipient or Retiree, your contribution will be made on an after-tax basis.

According to Internal Revenue Service rules, an Employee, LTD Recipient and Retiree must recognize the value of group term life insurance coverage (Basic Life Only) in excess of \$50,000 as additional taxable income (as calculated using life insurance premium statistics published by the IRS). This income will be reflected on your annual W-2 form.

Additional Life Insurance

You will pay the full cost of the premium for Additional Life Insurance coverage. Premiums increase as you get older.

How much coverage do I have?

Basic Life Insurance

The amount of your coverage depends on your salary, at the time of retirement for Retirees, and the level of coverage you choose.

Your base annual salary as of the date of death, is rounded up to the next \$1,000, if not already an even multiple, to a maximum of \$1,700,000.

- Plan A provides a benefit of 1 x your Base Annual Salary.
- Plan B provides a benefit of 2 x your Base Annual Salary.

As long as you are actively working, your Basic Life insurance under Plan A or Plan B will not be terminated, but the amount of coverage will be reduced at certain ages as shown below:

The reductions are based on your age as of January 1 of the plan year.

Age as of January 1	Percentage of benefits
Younger than 55	100%
55-59	75%
60-64	50%
65-69	35%
70 and older	20%

Note: *If you retire before or during the year in which you attain age 70, coverage will continue until the end of the year in which you achieve age 70. If you retire after attaining age 71, your basic life insurance terminates as of the date of your retirement. Conversion rights to an individual policy are available to you. Conversion information will be provided to you in November of the year you have, or will, achieve age 70, or upon your retirement, if you are age 71 or older.*

To figure the amount of your life insurance after age 55:

- Multiply your base annual salary by 1 (Plan A) or 2 (Plan B).
- Apply the percentage shown for your age to that amount.
- For example, if your salary at age 58 is \$50,000, and you are covered under Plan B (two times salary), your life insurance benefit is \$75,000.
 - $(\$50,000 \times 2 = \$100,000 \times 75\% = \$75,000)$

Additional Life Insurance

You may choose an amount of coverage equal to 1X, 2X, 3X, 4X, 5X, 6X, 7X or 8X your Base Annual Salary. Coverage will be rounded up to the next \$5,000 if not already an even multiple, to a maximum of \$1,000,000. The minimum amount of coverage is \$20,000, even if you earn less than that annually.

What happens if my salary changes?

As an Employee, your coverage will be adjusted as described below. However, if you are not Actively at Work due to an illness or injury on the date an increase would otherwise take place, the increase will be postponed until you return to full-time active employment.

Basic Life Insurance

The amount of your coverage automatically changes when your salary changes.

Additional Life Insurance

The amount of your coverage automatically changes when your salary changes.

May I change my choice of coverage?

As an Employee, if you elect certain coverages, you may be required to submit a Statement of Health Form for Evidence of Insurability. The Evidence of Insurability must be accepted by MetLife as satisfactory for such coverages and/or increases to take effect.

Basic Life Insurance

As an Employee,

- you may increase your coverage from Plan A to Plan B by enrolling in the plan during the Annual Enrollment period and submitting a Statement of Health Form.
- if you previously waived Plan A and wish to now enroll in Plan A or Plan B, you will need to contact the HR Service Center during Annual Enrollment to obtain a paper Annual Enrollment form and submit a Statement of Health Form during the Annual Enrollment period.

- you may increase your coverage for which you are enrolled if you experience a qualifying family status change and the change that you are requesting is consistent with the event. For more information, See *What is a “change in family status.”* To enroll, you must complete and submit a Life Event through the University’s self-service portal (myhr.umsystem.edu) within thirty-one (31) days after the event occurs and complete a Statement of Health Form.
- if you are not Actively at Work on the date the change would otherwise take place, the change will be postponed until you return to full-time active employment.
- if you elected to enroll in Plan B on an after-tax basis, you may decrease or waive your coverage at any time during the year by completing an Employee benefits change form.

As a Retiree,

- you may decrease or cancel coverage from Plan B to Plan A at any time by completing the Retiree benefits change form. **Please note:** Once you cancel your Basic Life coverage, you cannot re-enroll.
- you may not increase your coverage from Plan A to Plan B at any time after retirement.

Additional Life Insurance

As an Employee,

- you may enroll or increase your coverage by enrolling in the plan during the Annual Enrollment period and submitting a Statement of Health Form.
- you may elect to increase the amount of coverage for which you are enrolled if you experience a “change in family status” and the change that you are requesting is consistent with the event. For more information, See *What is a “change in family status.”* To increase coverage, you must complete and submit a Life Event through the University’s self-service portal (myhr.umsystem.edu) within thirty-one (31) days after the event occurs and submit a Statement of Health Form.
- if you previously waived this coverage, you will not be able to enroll until Annual Enrollment.
- You may decrease or waive your coverage at any time during the year by completing an Employee benefits change form.

As a Retiree,

- you may not increase your coverage; however, you may decrease or cancel your coverage at any time by completing the Retiree benefit change form.
- you may elect to decrease your amount of insurance to a lesser amount that is a multiple of \$5,000, provided the remaining amount is not less than \$20,000.
- **Please note:** Once you decrease or cancel your Additional Life coverage, you cannot increase or re-enroll.

What is a “change in family status”?

As an Employee or LTD Recipient, the following events are changes in family status and impact your ability to make changes to your life insurance:

- Marriage or divorce.
- Birth, adoption of a child, or assuming permanent custody (legal guardianship).
- Death of your spouse or your dependent.
- A change in your or your spouse's employment from full-time to part-time or vice versa.
- The termination of, or commencement of, you or your spouse's employment.
- You or your spouse taking an unpaid leave of absence.
- A significant change in your health coverage as a result of your spouse’s employment.

How do I designate my Beneficiary(ies)?

Basic Life Insurance and Additional Life Insurance

When you enroll for coverage, you should name a Beneficiary(ies) to receive benefits in the event of your death. You may name a different Beneficiary(ies) at any time by completing a new Beneficiary designation form. Once the form is received, the new Beneficiary(ies) designation(s) will be effective as of the date you

sign the form. The change will not apply to any payment made in good faith by MetLife before the change request was recorded.

How are benefits paid?

Basic Life Insurance and Additional Life Insurance

MetLife will pay benefits to your Beneficiary(ies) upon approval of the death claim. The Beneficiary(ies) should complete the claim form and send it and a certified death certificate to MetLife as soon as reasonably possible.

Accelerated Benefits

The Basic Life and Additional Life Plans will each pay accelerated benefits, up to 100% of the face amount to a combined maximum of \$1,000,000 in lieu of death benefit for insured with a life expectancy of less than twelve (12) months. Benefits paid may be taxable. The University cannot provide tax advice, please consult your personal tax advisor to assess the impact of this benefit.

If you request, and are approved, for an accelerated benefit of 100% of the Basic and/or Additional Life plan, your coverage under the plan(s) will end upon approval by MetLife. Otherwise, premium payments must continue to be paid on the remaining amount of coverage, unless you qualify to have your life premium waived.

What happens when I retire?

Basic Life Insurance

If you retire before age 70, the coverage in effect at retirement may be continued provided you agree to pay any required contributions. However, it will be reduced at ages 55, 60 and 65 in the same manner as for Active Employees. Your coverage as a Retiree will cease January 1, following your 70th birthday. You may, however, convert to a personal life insurance policy. See *Conversion Privilege* for more information.

Additional Life Insurance

You may continue the coverage that was in effect at retirement provided you agree to pay required contributions to the University. You may elect to decrease your amount of insurance to a lesser amount that is a multiple of \$5,000, provided the remaining amount is not less than \$20,000.

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?

Basic Life Insurance and Additional Life Insurance

Coverage will end on the earliest of the following dates:

- the date you stop making contributions, if required
- the date you are no longer eligible for coverage
- the date the University discontinues this Plan

In the case of a Retiree, basic life insurance will end on December 31 of the plan year in which you turn age 70.

Coverage will remain in effect during an authorized leave of absence, as defined by HR Policy 408-Leaves of Absence. If you go on an unpaid leave of absence, you must continue to pay the required monthly premiums to the University in advance or through monthly billing.

Under Additional Life Insurance only, if you become totally and permanently disabled before you reach age 60, you will be eligible for a premium waiver. This means that, starting one hundred eighty (180) days (six (6) months) after your disability begins, you will not have to pay premiums for your coverage if the required proof is submitted to, and approved by, MetLife. See *How do I file for a Disability Waiver of Premium*.

Conversion Privilege

When your Basic Life and/or Additional Life group coverage ends, you can convert all or part of your life insurance to an individual insurance policy. Conversion is not available if your coverage under the policy ends because of your failure to pay a required premium. You will not have to pass a medical exam to qualify for coverage. However, you must submit your application and first premium payment within thirty-one (31) days after your group coverage terminates. The premiums for this coverage will depend on the type of policy you choose and your age.

The University will notify MetLife of your ability to convert coverage. If you do not receive information from MetLife within fifteen (15) days of your termination or loss of coverage, please contact MetLife directly at 1-877-275-6387 to request a conversion application, which includes cost information.

If you convert to an individual life policy, then return to work at the University, and, again, become insured under the Plan, you are not eligible to convert to an individual life policy again. However, you do not need to surrender that individual life policy when you return to work at the University.

If you pass away within the thirty-one (31) day conversion application period, the policy will pay the beneficiary(ies) the amount of insurance that could have been converted. This coverage is available whether or not you have applied for an individual life policy under the conversion privilege.

Portability

If your employment ends 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 your Basic Life and/or Additional Life coverage. You must submit your application and first premium payment within thirty-one (31) days after your coverage ends.

The University will notify MetLife of your ability to port coverage. If you do not receive information from MetLife within fifteen (15) days of your event, please contact MetLife directly at 1-877-275-6387 to inquire about Portability options and costs.

The portable insurance coverage will be the current coverage and amounts that you are insured for under the group plan, subject to portability maximums. You may increase or decrease the amount of life insurance coverage you port; however, all increases require completion of a Statement of Health Form. Your amount of Basic Life insurance will reduce or cease at any time it would have otherwise reduced or ceased under the Plan, see section *How much coverage do I have?* for more information.

If you are not eligible to apply for portable coverage or your portable coverage ends, then you may qualify for conversion coverage. See *Conversion Privilege*. If portable coverage ends due to failure to pay required premiums, portable coverage cannot be reinstated.

How do I file for a Disability Waiver of Premium?

Additional Life Insurance

You may request to have your Additional Life Insurance premiums waived if you are under the age of 60 and you have been disabled for 180 consecutive days; "Continuation Waiting Period". Proof of disability, provided at your own expense, must be submitted to and approved by MetLife. If approved, MetLife does not require further premium payments for you while you remain disabled according to the terms and provisions of the plan.

To file a claim, you should contact MetLife directly at 1-800-638-6420*. The form and proof of claim should be sent to MetLife no later than ninety (90) days after the end of your Continuation Waiting Period.

*If you are also filing a Long-Term Disability (LTD) claim under the University's LTD plan you do not need to file a separate disability waiver of premium claim.

Your life insurance premium waiver will begin when MetLife approves your claim, if the Continuation Waiting Period has ended and you meet the required conditions outlined in the MetLife Certificate available at umurl.us/SPD.

Your life insurance premiums will continue until MetLife notifies the University of the date your life insurance premium waiver begins. If approved for waiver, your life insurance amount will not increase while your premiums are being waived.

If you have a disability waiver, you must notify MetLife when you return to work in any capacity, regardless of whether you are working for the University.

If your life insurance terminates while you are satisfying the disability requirements, you may elect to convert your life insurance as explained under "*Conversion Privilege*."

The life insurance premium waiver will automatically end at the earliest of:

- the date you die;
- the date your Total Disability ends;
- the date you do not give us proof of Total Disability, as required;
- the date you refuse to be examined by a physician chosen by MetLife, as required;
- the date you attain age 65

How do I file a claim?

If you suffer a covered loss, your Beneficiary(ies) should provide notice to your HR Generalist or HR Service Center to initiate a claim. The University will provide notification to MetLife and MetLife will furnish the necessary forms which should be completed according to the instructions provided.

Definitions

Actively at Work or Active Work means that you are performing all of the usual and customary duties of Your job on a Full-Time basis. This must be done at:

- The Policyholder's place of business;
- an alternate place approved by the Policyholder; or
- a place to which the Policyholder's business requires You to travel.

You will be deemed to be Actively at Work during weekends or Policyholder approved vacations, holidays or business closures if You were Actively at Work on the last scheduled work day preceding such time off.

Base Annual Salary means:

- as an Employee, your base annual salary means your gross annual rate of pay, excluding overtime and other extra pay. If you earn commissions, your commissions will be included and averaged for the most recent 12 month period.
- as a Retiree, your base annual salary is equal to your base annual salary as an Employee immediately preceding the date of your retirement.
- as a (LTD Recipient), your base annual salary is equal to your base annual salary as an Employee immediately preceding the date of your disability.

Beneficiary(ies) means the person(s) whom MetLife will pay insurance as determined in accordance with the policy.

Continuation Waiting Period means the periods which starts on the date you become Totally Disabled and ends 180 consecutive days later.

Disabled Employee means an Employee who is a Long-Term Disability benefit recipient, also known as LTD Recipient. See *Am I eligible for coverage*.

Employee means 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 thirty (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.

Evidence of Insurability means if you elect certain coverage(s) you must submit a Statement of Health Form. The Evidence of Insurability must be accepted by MetLife as satisfactory for such coverages and/or increases to take effect.

LTD Recipient, see "Disabled Employee"

Retiree means you are a Retired Employee of the University (Retiree) and you are eligible for coverage, provided the conditions under *Am I eligible for coverage*, subsection *Retiree*, are met.

Statement of Health Form, see "Evidence of Insurability".

Totally Disabled means, for purposes of the Continuation Waiting Period definition, that due to an injury or sickness:

- You are unable to perform the material and substantial duties of your regular job; an
- You are, after an initial benefit period of 12 months, unable to perform the material and substantial duties of any other job for which you are fit by education, training and experience.