



Basic Life/AD&D Coverage Highlights Truman State University

Life and Accidental Death & Dismemberment (AD&D) Insurance

Standard Insurance Company has developed this document to provide you with information about the coverage you are receiving through your *employer*. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Life/AD&D Employee Brochure included in your packet or check with your human resources representative.

Eligibility

To be eligible for this plan:

- You must be an active employee of Truman State University, excluding temporary or seasonal employees, full time members of the armed forces, leased employees or independent contractors
- You must be regularly working at least 32 hours each week or teach at least 24 undergraduate credit hours per academic year or the equivalent

Employee Coverage Amount

You have the following Life/AD&D coverage: 1.0 times Annual Earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$200,000

If you wish to become insured for an amount in excess of what Truman State University provides to you, you have the option to purchase Additional Life/AD&D Insurance. You may choose Additional Life insurance in increments of 1 times, 2 times, or 3 times annual salary. The maximum amount is \$500,000 of Additional Life insurance. Please refer to your certificate for further information. All late applications and requests for coverage increases are also subject to medical underwriting approval.

Dependents Life Insurance from Standard Insurance Company is also included as an option in this plan. You have the option to purchase \$5,000, \$10,000, or \$15,000 worth of Spouse/Child coverage.

Employee Coverage Effective Date

Please contact your human resources representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements
- An *eligibility waiting period*

An *active work* requirement. This means that if you are not *actively at work* on the day before the scheduled effective date of insurance (including Dependents Life Insurance), your insurance will not become effective until the day after you complete 1 day of *active work* as an eligible employee.

Age Reductions

Under this plan, coverage reduces to 65% at age 65, 45% at age 70, 35% at age 75, and 20% at age 80. If you or your spouse are age 65 or over, ask your human resources representative for the amount of coverage available.

Suicide Exclusion

This plan includes an exclusion for death resulting from suicide or other intentionally self-inflicted injury. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death. This is subject to state variations.

Waiver of Premium Provision

The Standard may continue your Life Insurance without premium payments if you:

- become *totally disabled* while insured under the *group policy* and
- are under the age of 60 and
- complete the *waiting period of 180 days* and
- give us satisfactory proof of loss

(*Waiver of Premium* does not apply to AD&D Insurance.)

Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage. Please see your human resources representative for additional information. This is subject to state variations.

When Spouse and Child Coverage Ends

Your brochure includes information about when your insurance ends. Any *spouse* and *child* coverage will automatically end on the earliest of the following:

- five months after the date you die
- the date your Life Insurance ends
- the date Dependents Life Insurance terminates under the *group policy*
- the date your *employer's* coverage under the *group policy* for Dependents Life Insurance terminates
- the date the last period ends for which a premium was paid for your Dependents Life Insurance
- when the *dependent* ceases to be an eligible *dependent*
- for your *spouse* the date of your divorce or legal separation
- for a *child* who is *disabled*, 90 days after we mail you a proof of disability request, if proof is not given.

Accidental Death & Dismemberment (AD&D) Insurance

With Life and AD&D Insurance from Standard Insurance Company, you or your beneficiaries may be eligible to receive an additional amount in the event of death or dismemberment as a result of an accident.

AD&D Insurance Coverage Amount

The amount of this *AD&D Insurance Benefit* for *loss* of life is equal to the amount payable for Life Insurance coverage on the date of the accident.

The amount of this *AD&D Insurance Benefit* for other covered *losses* is a percentage of the amount payable for Life Insurance coverage on the date of the accident, as shown in the following table:

<i>Loss:</i>	<i>Percentage Payable:</i>
One hand or one foot	50%
Sight in one eye, [speech,] or hearing in both ears]	50%
Two or more of the Losses listed above	100%

Additional Features

Following are brief descriptions of features included in this plan. These features offer additional benefits when an *AD&D Insurance Benefit* is payable.

Seat Belt Benefit

This provision provides an additional benefit in the event of a covered automobile accident.

Family Benefits Package

Through this provision, your eligible family members may be entitled to receive additional financial help for child care, college or career training. Included are the *Child Care Benefit*, *Higher Education Benefit* and *Career Adjustment Benefit*.

Limitations

The *loss* must occur solely by an accident and independently of all other causes, within 365 days after the accident. *Loss* of life must be evidenced by a certified copy of the death certificate. All other *losses* must be certified by a *physician* in the appropriate specialty as determined by us.

Exclusions

AD&D Insurance benefits are not payable for death or dismemberment caused or contributed to by:

- *war* or act of *war*, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- suicide or other intentionally self-inflicted *injury*, subject to state variations
- committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a *physician*
- sickness or pregnancy existing at the time of the accident
- heart attack or stroke
- medical or surgical treatment for any of the above

When Coverage Ends

AD&D Insurance for you and your *dependents* will automatically end on the earliest of the following:

- the date your Life insurance ends
- the date your *Waiver of Premium* begins
- the date AD&D Insurance terminates under the *group policy*
- the date the last period ends for which a premium was paid for your AD&D Insurance
- the date your *employer's* coverage under the *group policy* for AD&D Insurance terminates
- for your *dependents*, the date your Dependents Life Insurance ends
- the date your employment terminates

Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the *group policy* and does not modify it in any way. The controlling provisions are in the *group policy* issued by Standard Insurance Company.