



BASIC & OPTIONAL LIFE INSURANCE HANDBOOK

Coverage Available to Eligible Employees

MOSERS
MISSOURI STATE EMPLOYEES' RETIREMENT SYSTEM

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The coverage described in this handbook applies to employees who are eligible to be insured under the terms of the plan. This handbook summarizes the life insurance benefits that are provided pursuant to Chapter 104 of the Missouri Revised Statutes and the Standard Insurance Company Group Life Policy that has been issued to the Trustees of the Missouri State Employees' Retirement System (MOSERS). If there is any discrepancy between this handbook and the statutes or insurance policy, the statutes or insurance policy will prevail.



We Are Here to Help

Benefit counselors are a valuable source of information regarding your benefits and are available to assist you.



Call Center Hours

Monday–Friday
8:00 am–12:00 pm
1:00 pm–4:30 pm



Contact Us

Toll Free: (800) 827-1063
In Jefferson City: (573) 632-6100
Fax: (573) 632-6103



Visit Us

907 Wildwood Dr
Jefferson City, MO



Mailing Address

PO Box 209
Jefferson City, MO 65102-0209



Website

www.mosers.org

Log in to **myMOSERS** to access your personal information, submit forms, and more.

Connect with Us on Social Media

Be sure to follow us on social media. It's a great way to stay informed and learn about your MOSERS' benefits. Invite your coworkers to join us too!



The Group Policy

Provided by Standard Insurance Company

Effective January 1, 2023, the MOSERS life insurance program is provided under Group Policy Number 604201, issued by Standard Insurance Company (The Standard) to the Trustees of the Missouri State Employees' Retirement System (MOSERS). The Standard hereby certifies that you will be insured under the terms of the group policy during the time, in the manner, and for the amount(s) set forth in the group policy, provided you meet the eligibility requirements that have been established for participation in the plan. You may elect to purchase supplemental insurance through the optional life insurance plan; however, you are required to pay the premium associated with such insurance.

The coverage under the policy is illustrated in this certificate, and it takes the place of any prior certificate issued under a previous plan. Insurance is effective only for persons who become and stay insured under the policy.

Subject to the terms of the group policy, The Standard will pay the insured amount to your designated beneficiaries upon receipt of satisfactory, written proof of your death.

Certificate of Insurance

Group Policy Number
604201

Name and Address of Insurance Carrier
Standard Insurance Company
Group Benefits Department
900 SW Fifth Avenue, Portland, OR 97204
(844) 505-6026

Name and Address of Policyholder
Board of Trustees
Missouri State Employees' Retirement System (MOSERS)
907 Wildwood Drive • Jefferson City, MO 65109
(573) 632-6100 or (800) 827-1063

The group policy is held by MOSERS.

All claims must be filed through MOSERS.
Claims are subject to the terms of the group policy.

As long as you meet the eligibility requirements set forth in group policy number 604201, you will have life insurance coverage through MOSERS.

Effective date January 1, 2023

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For information about eligibility for MOSERS life insurance see page 5.

Easily locate information by topic, review definitions of the terminology used by referring to the [glossary](#) and [index](#) in the back of this handbook.



If you are viewing a PDF of this handbook, use the links provided in blue to quickly locate additional information about a topic. Click on any topic in the table of contents to go directly to that page.

Summary of Life Insurance Benefits

The following summary highlights the major provisions of your life insurance benefits. For more detailed information on a particular provision, please refer to the index located in the back of this handbook.

Provisions

- **Basic Life Insurance** – Eligible employees will automatically receive one times their annual salary (\$15,000 minimum; \$500,000 maximum) in basic life insurance coverage at no cost to you. The amount of basic coverage will be adjusted yearly (if necessary).
- **Waiver of Premium** – If you become disabled, you may be eligible to continue your life insurance coverage and not pay the premium.
- **Accelerated Benefit** – You may be eligible to receive a portion of your life insurance benefits prior to your death if you have been diagnosed as terminally ill.
- **Duty-Related Death** – Your designated beneficiary(ies) will receive three times your basic life insurance coverage amount if The Standard determines your death is a result of personal injury or illness arising out of, and in the course of, performing your duties as an employee.
- **Repatriation Benefit** – The repatriation benefit covers all or part of the cost of transporting your body to a mortuary near your primary residence if you die more than 200 miles from home.
- **Optional Life Insurance** – You may purchase additional optional life insurance coverage, in \$10,000 increments, and pay the premium by payroll deduction. Optional life insurance coverage cannot exceed the lesser of six times your annual earnings (rounded up to the nearest \$10,000 increment) or \$800,000.

- **Spouse Coverage** – You may purchase up to \$100,000 in optional life insurance coverage for your eligible spouse. The amount cannot exceed your own optional life coverage amount and must be in \$10,000 increments.
- **Child(ren) Coverage** – You may purchase \$10,000 in optional life insurance coverage for each of your eligible children.
- **Annual Term Life Insurance Review Period** – Eligible employees may increase their optional coverage amount each October without proving insurability. You may decrease your coverage at any time throughout the year.
- **Retirement** – You may be eligible to continue a portion of your life insurance coverage at retirement (if you retire directly from active employment or within 65 days of leaving state employment).

Life insurance coverage for your spouse cannot be continued at retirement; however, you have the option of converting existing spousal coverage to an individual policy through The Standard or buying portable group insurance for your spouse.

You may continue coverage into retirement for your children who are disabled or younger than age 26.

- **Portability and Conversion of Coverage** – Within 65 days of when your coverage would decrease or end,* you may be eligible to elect, through The Standard, to port (continue) or convert your group insurance coverage after your life insurance coverage is reduced or terminated.

* Life insurance will automatically end the last day of the calendar month in which your employment terminates.

Please keep your beneficiary designations updated! Life insurance helps protect you and your family from financial hardship in case of death.

Go to [myMOSERS](#) to submit forms, designate, verify, or update information on your beneficiaries.



Introduction

Life insurance helps protect your loved ones from financial hardship. Understanding your life insurance coverage allows you to make better decisions regarding your future and the future of your loved ones.

The insurance provided in the MOSERS plan is “term” insurance. This means your insurance has no cash or loan value. Furthermore, your beneficiaries will not receive a benefit payment if your insurance coverage through your employer has been terminated or if you cease to pay the required premium.

There are two types of life insurance coverage available to you - basic member coverage and optional member and dependent coverage.

Basic Member Coverage

If you meet the eligibility requirements of the plan, MOSERS will automatically provide life insurance coverage in the amount of one times your annual salary (minimum of \$15,000) at no cost to you. The amount of your basic life insurance coverage will adjust yearly (if necessary).

Optional Member & Dependent Coverage

You may elect to purchase additional coverage for yourself, your spouse, or your child(ren) and make the premium payments through payroll deductions.

A number of terms and conditions may influence your decision or ability to enroll in the optional coverage offered by MOSERS.

To fully understand your life insurance coverage, read this handbook, reference the glossary to help you understand the various terms used, and visit www.mosers.org for the most current information about your life insurance benefits.

For additional answers to your life insurance questions, contact a MOSERS benefit counselor during office hours at (573) 632-6100 or (800) 827-1063.

Eligibility for Coverage

Eligible Employees

You are eligible to participate in the MOSERS basic and optional life insurance plans, if you are actively employed:

- by the state of Missouri in a MOSERS benefit-eligible position (typically requires you to work at least 1,040 hours a year), unless you are employed by a department or university that offers its own life insurance plan.
- by Lincoln University or State Technical College of Missouri in a MOSERS benefit-eligible position.
- by a state agency (other than an institution of higher learning) and are a member of the Public School Retirement System (PSRS).
- as a uniformed water patrol officer electing MOSERS benefits under the provisions of House Bill 1868.

Regardless of when you enroll, if you are not actively at work due to illness, pregnancy, or injury on the date before the scheduled effective date of your insurance, coverage will be effective on the day after you complete one full day of active employment. If the date you would normally become insured is a regularly scheduled day off, holiday, or vacation day and you were not actively at work due to illness, pregnancy, or injury on the last regularly scheduled working day prior to that date, coverage will be effective on the day after you complete one full day of active employment.

Non-eligible Employees

You are not eligible to participate in either MOSERS basic or optional life insurance plans if you are employed by any of the following:

- Missouri Department of Conservation.
- Missouri State Highway Patrol (except uniformed water patrol officers electing MOSERS benefits under the provisions of House Bill 1868).
- Regional state universities or any other institutions of higher learning (except Lincoln University and State Technical College of Missouri).
- Members of the Colleges and Universities Retirement Plan (CURP).

Basic Life Insurance

Member Coverage

Coverage Begins

Your coverage begins on the first day you become a state employee and meet the **active-work requirement**.

Coverage Amount

If you meet the criteria for eligibility, you automatically receive basic life insurance coverage equal to one times your annual salary (\$15,000 minimum; \$500,000 maximum) at no cost to you. This amount will be payable to your designated beneficiary upon your death providing your coverage is in force at that time.

- **Duty-Related Death** – If The Standard determines that your death is a result of personal injury or illness arising out of, and in the course of, performing your duties as an employee, your designated beneficiary(ies) will receive an amount equal to a total of three times your basic life insurance coverage.

Your coverage amount automatically adjusts each January according to your annual earnings on: (1) July 31 of the previous year, or (2) the day after you complete one full day of active work as an eligible member, if you were not eligible on July 31 of the previous year.

If you die during the conversion period from “active” to “retired” status, The Standard will pay the “active” amount of coverage.

Coverage Ends

Your basic life insurance coverage will end the last day of the calendar month in which your employment ends or you no longer work in a MOSERS benefit-eligible position.

Enrollment

As a new employee, basic coverage is automatic. You have 31 days to designate your beneficiary(ies) when you enroll through the Statewide Employee Benefit Enrollment System (SEBES) at www.sebes.mo.gov. Change or update your beneficiary(ies) at any time by logging in to **myMOSERS**.

Premiums

Your employer pays your basic life insurance premium, unless you are on a leave of absence. If you become disabled while actively employed, you may be eligible to continue your life insurance without paying any premium (see *MOSERS' Long-Term Disability Insurance Handbook*).

Tax Liability

If your salary level results in you having state-provided basic life insurance in excess of \$50,000, federal law requires that an approximation of the premium for the excess coverage be determined, included in your taxable income, and reported on your annual W-2 statement. The approximation of the premium is determined using an IRS table (Publication 15-B). See an example calculation on the following page.

Example: Tax Liability Calculation

Sharon's coverage for the year is based on an annual salary rate of \$60,000.*

Using the most current *Internal Revenue Service Tax Liability Table*, we determine that Sharon, age 45 at the end of the calendar year, has a monthly rate of \$.15 per \$1,000 of basic life insurance.

IRS Tax Liability Table			
Age	Monthly Rate Per \$1,000	Age	Monthly Rate Per \$1,000
Under 25	\$.05	50 - 54	\$.23
25 - 29	\$.06	55 - 59	\$.43
30 - 34	\$.08	60 - 64	\$.66
35 - 39	\$.09	65 - 69	\$1.27
40 - 44	\$.10	70 & over	\$2.06
45 - 49	\$.15		

Sharon's monthly income, attributable to employer provided life insurance during the calendar year, is \$1.50. The following calculation is used to determine this amount.

$$\begin{aligned} &\text{Excess Coverage (in thousands)} \\ &(\$60,000 - \$50,000) \div \$1,000 = \$10 \end{aligned}$$

$$\begin{aligned} &\text{Monthly Tax Liability} \\ &\$10 \times \$0.15 = \$1.50 \end{aligned}$$

$$\begin{aligned} &\text{Annual Tax Liability} \\ &\$1.50 \times 12 = \$18 \end{aligned}$$

* Salary amounts are always rounded up to the next thousand. For example, a salary of \$50,016 would be rounded up to \$51,000.

Coverage at Retirement

If you retire directly from active employment, or within 65 days of leaving state employment, the state will continue to pay for \$5,000 of basic life insurance coverage for your lifetime. Members of PSRS may not continue their basic life coverage at retirement.

You have 65 days from the date you leave state employment to make an election to port (continue) or convert any remaining basic life insurance to an individual policy through The Standard.

Optional Life Insurance

You may choose to supplement your basic life insurance by purchasing optional life insurance coverage.

Member Coverage

Coverage Begins

You are eligible to participate in the optional life insurance plan on the first day you begin state employment and meet the **active-work requirement**. Your coverage begins the date the enrollment form is signed or submitted electronically (if within 31 days of employment) or the first day of the next pay period following approval by The Standard.

Coverage Amount

If you choose to enroll in the optional life insurance plan, you must select a flat amount in multiples of \$10,000. The coverage amount cannot exceed the lesser of six times your annual earnings (rounded up to the nearest \$10,000 increment) or \$800,000.

The calculation of your maximum coverage amount is based upon your annual earnings on: (1) July 31 of the previous year, or (2) the day after you complete one full day of active work as an eligible member, if you were not eligible on July 31 the previous year.

Coverage Ends

Your optional life insurance coverage will end on the earlier of the following:

- The last day of the calendar month in which your employment ends (unless you retire within 65 days of leaving).
- The last day of the pay period in which you pay the required premium.

If you become disabled while you are actively employed, you may be eligible for a **waiver of premiums** for basic and/or optional life insurance.

Suicide Exclusion

As a member, if your death results from suicide or other intentionally self-inflicted injury while sane or insane and you have not had MOSERS optional life insurance for at least one year on the date of your death, no proceeds from your optional life insurance will be paid. The Standard will refund all premiums paid for your optional life insurance to your eligible survivor(s).

Member Enrollment

Unlike basic life insurance, you must enroll if you wish to purchase optional life insurance. You may enroll at any time; however, evidence of insurability may be required depending on when you enroll.

SEBES Enrollment Upon Employment

You may enroll through SEBES at www.sebes.mo.gov within 31 days of employment without proving insurability.

Late Enrollment

If you enroll more than 31 days after your employment date, you must submit evidence of insurability satisfactory to The Standard.

To provide **evidence of insurability**, log in to **myMOSERS** and select *Enroll/Change – Life Insurance Coverage*. In addition, you must submit a completed **Medical History Statement** to The Standard.

In some situations, The Standard may require you to have a physical examination at The Standard's expense. Please note, approval of coverage is not automatic. You must meet the underwriting requirements of The Standard to qualify for coverage.

Your optional life insurance will be effective the first day of the next pay period following the date MOSERS receives notice of The Standard's approval, provided you meet the active-work requirement on that date.

Member Premiums

Your premium for optional life insurance coverage will depend on your age and the amount of coverage you have selected. Your premium is paid through payroll deductions unless you are on a leave of absence. Learn how you can calculate your monthly optional life insurance premium below.

Example: Monthly Premium Calculation

A 36-year-old employee would like to purchase \$40,000 of optional coverage.

The monthly rate is “per \$1,000,” so first determine how many \$1,000s are in \$40,000.

$$\$40,000 \div \$1,000 = 40$$

or delete the last 3 zeros

$$\$40,000 = 40$$

Using the Schedule of Monthly Premiums below, find the rate coinciding with age 36 and multiply by the answer above.

$$40 \times .10 = \$4.00 \text{ Monthly Premium}$$

Schedule of Monthly Premiums for Active & Retired Members Effective January 1, 2021			
Age	Monthly Rate Per \$1,000	Age	Monthly Rate Per \$1,000
Under 30	\$.06	50 - 54	\$.40
30 - 34	\$.08	55 - 59	\$.74
35 - 39	\$.10	60 - 64	\$1.14
40 - 44	\$.16	65 - 69	\$1.84
45 - 49	\$.24	70 & over	\$3.22

Changing Member Coverage

Family Status Change

A family status change is one of the following life events (subject to the **active-work requirement**):

- Your marriage, divorce, or legal separation.
- The birth of your child.
- The adoption of a child.
- The death of your spouse or child.

If you currently have optional life insurance coverage, you may be eligible to apply for **additional** optional life insurance coverage for yourself without proving insurability. Additional coverage must be in \$10,000 increments, not to exceed \$100,000. For increases greater than \$100,000, you must provide evidence of insurability.

If you do not have optional life insurance coverage and have never been denied coverage by The Standard, you may enroll for the first time for coverage in increments of \$10,000 up to \$30,000, in optional life insurance for yourself without the need to prove insurability.

You must apply within 31 days of the event and you must submit proof of the event for the coverage to be effective. If you enroll more than 31 days after the event, you must submit evidence of insurability.

Decrease Coverage Any Time

If you wish to **decrease** your optional life insurance coverage, log in to **myMOSERS** and select *Enroll/Change – Life Insurance Coverage*.

The decrease in coverage will become effective the first day of the next pay period following the date the paper form was signed (if received by MOSERS within 31 days), submitted electronically, or the effective date indicated on the form (whichever is later).

Increase Coverage During the Annual Life Insurance Review

You may increase your optional life insurance during the term life insurance review period every October without proving insurability.

You may increase your coverage by \$10,000 or \$20,000. However, in doing so, you may not elect more than six times your annual earnings (rounded up to the next \$10,000 increment) or \$800,000 (whichever is less).

Increased coverage during the review period will become effective January 1 of the following year, provided you meet the **active-work requirement**. If you do not meet the active-work requirement on January 1, any change in coverage is postponed until you complete one full day of active employment.

Increase Coverage Outside the Annual Life Insurance Review

Outside the annual review period, you may increase your optional life insurance at any time during the year. However, you may not elect more than six times your annual earnings (rounded up to next \$10,000 increment) or \$800,000 (whichever is less).

You must log in to **myMOSERS** and select *Enroll/Change – Life Insurance Coverage*. In addition, you must complete and submit a **Medical History Statement** to The Standard. In some situations, The Standard may require you to have a physical examination at its expense.

Please note, approval of additional coverage is not automatic. You must meet the underwriting requirements of The Standard to qualify for coverage.

The increased amount of coverage will be effective on the first day of the next pay period following the date MOSERS receives notice of The Standard’s approval, provided you meet the **active-work requirement** on that date. Please allow one month for The Standard to approve additional life insurance coverage.

Member Coverage at Retirement

If you retire within 65 days of leaving state employment, you may continue purchasing any amount of coverage from \$1,000 up to a maximum of \$60,000 (in increments of \$500). However, the amount of coverage you carry into retirement cannot exceed the amount you carried while actively employed. For example, if as an active employee you have \$30,000 of optional coverage, you may retain any amount from \$1,000 to \$30,000 when you retire.

At retirement, your premium will be deducted from your monthly pension benefit and may be adjusted every January based on your age and the amount of life insurance coverage you elected.

You may continue coverage for your lifetime, as long as you pay the premiums and meet the terms of the group policy.

Members of PSRS may continue up to \$60,000 of optional life insurance coverage into retirement (if eligible).

You have 65 days from the last day of the month in which you leave state employment to make an election to port (continue) or convert any remaining basic life insurance to an individual policy through The Standard.

MSEP 2000/MSEP 2011 Provision

If you are an eligible member with optional life insurance coverage in excess of \$60,000 and you retire under the “Rule of 80” (MSEP 2000), or “Rule of 90” (MSEP 2011), you may retain all of your optional life insurance coverage until age 62. At age 62, your coverage will automatically reduce to a maximum of \$60,000.

You may reduce your optional life coverage amount after retirement; however, you may not increase your coverage amount after retirement.



Dependent Life Insurance

You may elect to purchase dependent life insurance for your eligible spouse and child(ren).

Spouse Coverage

Eligibility

If you, the member, have optional life insurance through MOSERS, you may elect to purchase life insurance for your eligible spouse. Your spouse is the person to whom you are legally married and becomes eligible for coverage the latter of:

- The date your optional life insurance becomes effective.
- Your date of marriage.

Your spouse cannot be insured if he/she is a full-time member of the armed forces of any country.

If you and your spouse both work for an eligible MOSERS-covered employer, you may each purchase member and spouse coverage.

If you and your spouse have individual optional life insurance coverage through MOSERS, and one stops working for the state, the other may purchase spouse coverage (within 31 days) without the former employee proving insurability. Please include a note indicating the coverage is transferring and the former employee's name and Social Security number or MOSERS Member ID.

Coverage Begins

Spouse coverage becomes effective the date the enrollment form is signed (if signed within 31 days of eligibility) or electronically submitted to MOSERS. If coverage is more than \$10,000, the coverage becomes effective the first day of the next pay period following approval by The Standard.

Coverage Amount

You may purchase coverage on your spouse, in increments of \$10,000, up to a maximum of \$100,000. However, the amount of spouse coverage may not exceed the optional coverage you purchased on yourself. For example, if you have \$20,000 in optional life insurance coverage on yourself, you may purchase either \$10,000 or \$20,000 in coverage for your spouse.

Coverage Ends

Insurance coverage on your spouse will end on the earlier of the following:

- The last day of the pay period in which you pay the required premium.
- The date the group policy terminates.
- The last day of the calendar month in which your employment ends or you retire.
- The last day of the calendar month in which your divorce becomes final.
- Five months after the date of your death (no premiums will be charged during this time).
- The month your spouse becomes a full-time member of the armed forces of any country.

Upon termination of group coverage, your spouse's group life insurance coverage can be ported (continued) or converted to an individual policy with The Standard.

Spouse Enrollment

You may enroll your spouse in optional life insurance at any time; however, evidence of insurability may be required depending on when you enroll your spouse.

SEBES Enrollment Upon Employment

You may enroll your spouse for \$10,000 in optional life insurance without proving insurability through SEBES at www.sebes.mo.gov within the first 31 days of employment. You must submit evidence of insurability for any amount greater than \$10,000.

Family Status Change

If you are not married at the time of employment and later marry, you will have 31 days from your marriage date to enroll your spouse in optional life insurance without proving insurability. You must submit evidence of insurability for any amount greater than \$10,000. Log in to [myMOSERS](#) and select *Enroll/Change – Life Insurance Coverage*.

Late Enrollment

If you enroll your spouse more than 31 days after your employment date or family status change, you may be required to submit evidence of insurability on your spouse satisfactory to The Standard.

To begin the process, log in to [myMOSERS](#) and select *Enroll/Change - Life Insurance Coverage*. You must also complete and submit a [Medical History Statement](#) to The Standard.

In some situations, The Standard may require your spouse to have a physical examination at its expense.

Please note, approval of coverage is not automatic. Your spouse must meet the underwriting requirements of The Standard to qualify for coverage.

Your spouse's life insurance will be effective the first day of the next pay period following the date MOSERS receives notice of The Standard's approval, provided you meet the [active-work requirement](#) on that date.

Spouse Premiums

The premium for spouse coverage is based on the member's age and the amount of coverage selected. As with all of the optional coverages, premiums are deducted from your pay.

Changing Spouse Coverage

Increase Coverage

To increase your spouse's coverage, log in to [myMOSERS](#) and select *Enroll/Change - Life Insurance Coverage*. You must also complete and submit a [Medical History Statement](#) to The Standard.

In some situations, The Standard may require your spouse to have a physical examination at The Standard's expense. Approval of coverage is not automatic. Your spouse must meet the underwriting requirements of The Standard to qualify for coverage.

The increased amount of coverage will be effective on the first day of the next pay period following the date MOSERS receives notice of The Standard's approval, provided you meet the [active-work requirement](#) on that date.

Spouse Coverage at Retirement

The life insurance coverage on your spouse cannot be continued into retirement. You have 65 days from the end of the month in which you leave state employment to make an election to port (continue) or convert your spouse's coverage to an individual policy through The Standard.

Child(ren) Coverage

Eligibility

You may purchase life insurance for your eligible child(ren). For coverage purposes only, a child is defined as your child from live birth to age 26 or a disabled child. This includes adopted children, stepchildren, grandchildren if living in your home, or children living in your home for whom you are the court-appointed legal guardian. Full-time members of the armed forces of any country, regardless of age, are not included in this definition of "child."

Disabled children older than age 26, who are continuously incapable of self-sustaining employment because of developmental, intellectual or physical handicap and dependent on you for support, are eligible for dependent coverage. You must provide The Standard with proof that your child is disabled. You will be required to complete a [Continued Dependent Life Insurance for a Disabled Child](#) form within 31 days after the date on which the insurance would otherwise end because of the child's age. At reasonable intervals thereafter, The Standard may require further proof and have your child examined at its expense.

If you and your spouse are both state employees and covered by MOSERS basic life insurance, one or both may purchase optional life insurance for your child(ren).

Coverage Begins

Child coverage becomes effective the date the enrollment form is submitted, except for newborn or adopted children (see below). Once coverage is in effect for your child(ren), the addition of another child will be covered at no additional cost.

Coverage for a newborn will be effective immediately. An adopted child is automatically insured from the time of placement. However, if you do not otherwise have optional life insurance in place for your child(ren), you must apply within 31 days after the date of birth or time of placement, whichever is applicable. Apply by logging in to **myMOSERS** and selecting *Enroll/Change – Life Insurance Coverage*. If you do not apply, the automatic coverage for a newborn or adopted child will end automatically after the 31-day period.

To update our records, please notify MOSERS of the newborn or adopted child's name and date of birth as soon as reasonably possible.

Coverage Amount

Life insurance coverage on your child(ren) is available in a flat amount of \$10,000 per eligible child. This is the only coverage amount available. Evidence of insurability is not required for your child(ren).

Coverage Ends

Child(ren) coverage will end on the earlier of the following events:

- The last day of the pay period in which you pay the required premium.
- The last day of the calendar month in which your employment ends, unless you retire directly from active employment, or within 65 days of terminating your position and elect to keep coverage on your eligible children.
- The last day of the calendar month in which your child turns 26 (unless the child qualifies for continued coverage as a disabled child).
- Five months after the date of your death (no premiums will be charged during this time).
- The month your child becomes a full-time member of the armed forces of any country.

Child(ren) Enrollment**SEBES Enrollment**

You may purchase life insurance for your child(ren) at any time. You may enroll eligible children within 31 days of your employment through SEBES at www.sebes.mo.gov, or by logging in to **myMOSERS** and selecting Enroll/Change – Life Insurance Coverage. Evidence of insurability is not required for your child(ren) regardless of the time of enrollment.

Child(ren) Premiums

The premium for child(ren) coverage is \$2.00 per month, regardless of the number of children insured. As with all optional coverages, premiums are deducted through payroll.

Child(ren) Coverage at Retirement**Retain/Terminate Dependent Child Life Insurance**

An active member applying for retirement may choose to continue dependent life insurance coverage for all eligible children who are younger than age 26 or disabled. See **Child(ren) Coverage** on page 12 for additional information. You must complete and submit the *Retain/Terminate Dependent Child Life Insurance* application to MOSERS prior to payment of your first pension benefit.

Retirees who wish to terminate dependent life insurance coverage must also complete and submit this application to MOSERS.

Beneficiary Designations

Member Coverage

Naming Your Beneficiary

Your life insurance coverage amounts are payable to the beneficiary(ies) you name if you die while insured.

As a new employee, you will have the opportunity to designate your life insurance beneficiary(ies) when you enroll in SEBES at www.sebes.org. At any other time, you may update your beneficiary(ies) online at [myMOSERS](#).

The beneficiary(ies) you designate will be listed on your **Annual Benefit Statement**. Be sure to review and update your designation(s) each year. You should also inform your beneficiaries of their designation so they are aware that they may become entitled to a benefit.

When you name an individual as your beneficiary, please be sure to indicate your beneficiary's full name, address, Social Security number, date of birth, and relationship to you. It is important that you periodically review your beneficiary designations to ensure they are up to date.

If a beneficiary dies on the same day you die or within 15 days thereafter, benefits will be paid as if that beneficiary had died before you.

Your life insurance benefits are not assignable or transferable to another party, except they can be assigned to pay your funeral expenses.

Designating Minor Children

Naming a minor (a person under the age of 18, except an emancipated minor) or estate as your beneficiary for life insurance proceeds may require that a conservator or other legal representative be appointed by a court before any payment can be issued. This could cause legal expenses for the beneficiary and delay the payment. Please take this into consideration when naming your beneficiary.

As an alternative, you may wish to set up a trust to receive your assets upon your death. A trust is a legal arrangement through which a trustee manages the assets for your beneficiaries. If you would like to set up a trust, please contact an attorney.

No Beneficiary Designated

If you do not designate a beneficiary for the proceeds of your life insurance or if no designated beneficiary survives you, your life insurance benefit will be paid in the following order to your:

- Surviving spouse
- Surviving children (including legally adopted children), divided equally
- Surviving parents, divided equally
- Surviving brothers and sisters, divided equally
- Estate

Spouse and Child(ren) Coverage

You, the member, are automatically designated as the beneficiary for your spouse and child(ren)'s insurance benefits. Dependent life insurance benefits that are unpaid at your death will be paid in equal shares to the first surviving class listed below:

- The children of the dependent
- The parents of the dependent
- The brothers and sisters of the dependent
- Your estate

Divorce

In the event of a divorce, you may wish to change your life insurance beneficiary and/or any passwords which allow you to make such changes.

At all times, you should be aware of those who have access to your personal information or passwords, and especially when going through a divorce or other life event. In these cases, it is important to routinely check the accuracy of your information from any institution that administers your retirement, insurance, credit, or other financial benefits.

If you have questions, consult an attorney for legal guidance. Verify and update your beneficiary(ies) as needed online at [myMOSERS](#).

Beneficiary Designation Examples

As shown in the following examples, please include contact information for your named beneficiary(ies) and/or representatives of your estate, organization, or trust.

- **One Beneficiary**

John Doe (husband) – 100%
100 South Park, Hometown, MO 65100
DOB: 2/25/69 • SSN: XXX-XX-XXXX

- **Several Beneficiaries – Equal amounts**

John Doe (husband) – 1/3
100 South Park, Hometown, MO 65100
DOB: 2/25/69 • SSN: XXX-XX-XXXX

Jane Doe (daughter) – 1/3
200 Campbell Ave., Hometown, MO 65100
DOB: 6/15/95 • SSN: XXX-XX-XXXX

Tom Doe (son) – 1/3
300 Nestle Circle, Hometown, MO 65100
DOB: 8/28/99 • SSN: XXX-XX-XXXX

- **Several Beneficiaries – Unequal amounts**

John Doe (husband) – 70%,
Tom Doe (son) – 30%,
or all to the survivor.

-or-

John Doe (husband) – 70%
100 South Park, Hometown, MO 65100
DOB: 2/25/69 • SSN: XXX-XX-XXXX

Tom Doe (son) – 30%
300 Nestle Circle, Hometown, MO 65100
DOB: 8/28/99 • SSN: XXX-XX-XXXX

- **Member's Estate**

To the Estate of Mary Doe – 100%
C/o John Doe
100 South Park, Hometown, MO 65100
(555) 555-5555

- **Organization**

First Baptist Church – 100%
C/o Pastor Tom O'Leary
100 South Park, Hometown, MO 65100
(555) 555-5555

- **Trustee Under "Inter Vivos" Trust – An existing trust created during your lifetime by a written instrument**

Second National Bank of Hometown, MO (trustee),
or successor or successors in trust under that certain
declaration of trust dated 7/17/92 created by Mary Doe
as trustor.

Second National Bank (trustee)
C/o Jim Smith
600 Main Street, Hometown, MO 65100
(555) 555-5555

- **Testamentary Trust – A trust created by your will - the trust does not take effect until after the will has been probated following your death**

Second National Bank of Hometown, MO (trustee), or the
successor or successors in trust under that certain trust
created by the will of Mary Doe.

Second National Bank (trustee)
C/o Jim Smith
600 Main Street, Hometown, MO 65100
(555) 555-5555

- **Revocable Living Trust – You, the grantor, transfer property into the trust and the trustee administers the trust for the benefit of the beneficiary named**

Mary Doe, revocable living trust dated April 2, 2002
C/o Jim Smith
(555) 555-5555

You may name one or more primary and contingent beneficiary(ies) to receive the proceeds from your life insurance.

To update or change your beneficiaries at any time, log in to [myMOSERS](#). The form must be signed by you, dated and delivered to MOSERS or submitted online

during your lifetime. Your designations will be effective upon MOSERS' receipt of the form.



Career & Life Events That May Affect Life Insurance Benefits

Changing Jobs

If you transfer employment between agencies that are covered by the MOSERS life insurance policy, your levels of coverage will remain the same. Work with the human resources representative at your new job to make sure the coverage and deductions are correct.

A transfer does not allow you to increase your optional term life insurance without proving insurability.

Military Leave

If you are called to, or volunteer for, active military duty, the Uniformed Service Employment and Reemployment Rights Act (USERRA) protects your employment and benefit rights, provided eligibility requirements set forth by law are met.

Member Coverage

You may keep your basic, optional, and dependent life insurance coverage for **the duration of deployment** by paying the required premiums. During this time, you will be billed for the monthly premiums. If you die during the time you are on active military duty, your life insurance benefit will be paid to your designated beneficiary(ies).

Child/Spouse Coverage

In order to retain child coverage, you must keep your basic life coverage; to retain spouse coverage, you must keep your optional life coverage. The premiums for dependent coverage will be included in your monthly billing.

Workers' Compensation

You are not required to pay your basic life insurance premium if you are on approved workers' compensation leave and drawing workers' compensation benefits from the state. However, you must pay your optional life insurance premium to maintain coverage.

Leave of Absence or Layoff

When on a leave of absence or layoff, you may continue basic and/or optional life insurance coverage for up to 12 months by paying the required premiums. Your human resources representative will notify MOSERS of either status.

Your insurance coverage will terminate at the end of 12 months as the result of a leave of absence or layoff unless you:

- Return to active work
- Retire
- Are approved for waiver of premium
- Are serving on active military duty
- Are on workers compensation

If you return to active employment within 12 months, your insurance coverage will be reinstated, even if you chose not to continue your coverage at any time during your leave of absence or layoff.

Evidence of insurability is required if you choose a coverage amount greater than you had prior to your leave or layoff.

You can increase coverage at any time by providing evidence of insurability.

Child/Spouse Coverage

To retain child coverage, you must keep your basic life coverage; to retain spouse coverage, you must keep your optional life coverage. The premiums for dependent coverage will be included in your monthly billing.

Leaving State Employment

If you leave state employment, you may be eligible to continue your basic, optional, and dependent insurance coverage without proving insurability. Under either provision, you must make your election within 65 days of the qualifying event. The individual life insurance policy becomes effective on the day after your insurance under the group policy terminates or is reduced.

Subject to the terms of the group policy, there are two options available to continue your MOSERS life insurance coverage, when normally your coverage would end or be reduced:

- Port (continue) your group term life insurance
- Convert to an individual whole life policy

Group Life Portability

- Group policy remains a group policy
- Term coverage remains term coverage

If all the following statements are true, you may continue your group life insurance coverage at a group rate:

- The amount of insurance to be continued must have been continuously in effect for at least 12 consecutive months.
- You must be younger than age 65.
- You must be able to perform, with reasonable continuity, the material duties of at least one gainful occupation for which you are reasonably fitted by education, training, and experience on the date you leave state employment.

To continue your coverage under the portability provision:

- You must apply in writing and pay the first premium within 65 days of leaving state employment, and
- The amount of insurance you continue under the portability provision cannot exceed the amount in effect on the date your insurance terminates or is reduced.
- You must purchase portable group life insurance for yourself in order to purchase any other insurance eligible for portability.

Portability insurance ends on the earlier of:

- The date your coverage would end under the group policy.
- The date you become insured under any other group life insurance plan.

Conversion to an Individual Policy

- Group policy converts to an individual policy.
- Term coverage converts to whole life coverage.

This option allows you to convert your group term life insurance coverage to an individual whole life policy. The premium rates for an individual whole life policy are higher than the rates for a group term policy.

You may convert your group policy to an individual life insurance policy without providing evidence of insurability if all of the below are true:

- Your insurance coverage did not end because you failed to pay the required premium.
- You have not received an **accelerated benefit** payment from The Standard.
- You complete the *Group Conversion* application you will receive and submit it to The Standard.
- You pay The Standard the first premium within the 65-day conversion period.

The maximum amount you have a right to convert is the amount of insurance that was previously in force. The individual life insurance policy will become effective on the day after the 65-day conversion period. The Standard will use its published "Rates for Standard Risks" to determine the premium.

Port/Convert Spouse and Child(ren) Coverage

When life insurance coverage ends for your spouse and/or child(ren), you have 65 days in which to buy portable group insurance or convert coverage to an individual life insurance policy. Evidence of insurability is not required.

Death During the 65-Day Conversion Period

If you, your spouse, and/or child(ren) die during the 65-day conversion period, The Standard will pay a death benefit equal to the maximum amount you had a right to convert, whether or not you applied for an individual policy.

Contact The Standard at (844) 505-6026 or by email at ebpacontinuedbenefits@standard.com for questions about the portability or conversion of coverage.

Disability

If you have existing basic and optional life insurance coverage in place, you may be eligible for a waiver of premiums for basic and/or optional life insurance if you become disabled while actively employed. Any waiver of premiums is based on your disability, not that of a spouse or child.

To be eligible for continued insurance coverage without paying premiums, you must meet the following conditions:

- You are totally disabled from sickness, accidental injury, or pregnancy rendering you unable to perform the material duties of your own occupation for which you are reasonably qualified by education, training, and experience.
- Your disability occurs prior to age 60.
- You have completed a 90-day waiting period beginning on the date you became totally disabled.

Eligibility for a waiver of premiums is automatically evaluated when you file a claim for long-term disability. While your total disability claim is examined by The Standard, your employer will continue to pay your basic life insurance premium. However, you must pay your optional life insurance premiums during the approval period (including during the 90-day waiting period).

All premiums, including those for your spouse and/or child(ren) coverage, will be waived if you qualify.

Waiver of premiums is subject to The Standard's approval and will end on the earliest of the following dates:

- The date you are no longer totally disabled.
- 90 days after The Standard mails you a request for proof of your continued total disability, unless you provide the proof within those 90 days.
- The date you fail to provide The Standard with a reasonable opportunity to examine you at its expense. (The Standard has the right to have a medical representative examine you, at reasonable intervals, at the company's expense.)
- The date you reach normal retirement eligibility under the plan or you elect early retirement.

Waiver of Premiums

If you were approved for waiver of premiums and the approval was effective between January 1, 1999, and June 30, 2005, the waiver for you and your eligible dependents will continue into retirement as long as you continue to qualify for the waiver. If your premiums are waived when you retire, your coverage will be reduced to the amount a retiree could retain based on the coverage limits in effect on the date you became totally disabled. If you receive an accelerated benefit, coverage will be reduced according to the accelerated-benefit provision.

A waiver of premiums for you and your eligible dependents will cease at retirement if your approval was effective on or after July 1, 2005. You may continue at least a portion of your optional coverage into retirement, at which time you will be responsible for the premiums. The coverage amount will be based on the limits in effect on the date you became disabled.

Terminal Illness

Accelerated Benefit

Assuming you have at least \$10,000 in basic or optional life insurance coverage, you may receive benefits prior to your death provided you meet certain conditions. This includes providing satisfactory proof of a qualifying medical condition.

You may receive an accelerated benefit only once in your lifetime, and the benefit will be paid to you in a lump sum. When you receive this benefit, it may be taxable and may affect your Medicaid or other governmental entitlements. Therefore, we recommend that you consult a tax/legal advisor. If you recover from your qualifying medical condition after receiving an accelerated benefit, you will not be asked to refund the money.

To have a qualifying medical condition, you must be terminally ill with a life expectancy of fewer than 12 months. If you apply for an accelerated benefit, The Standard may have you examined by one or more physicians of its choosing, at no cost to you.

Accelerated Benefit Amount

The amount of the accelerated benefit you receive may equal up to 75% of your coverage amount, with a minimum benefit of \$5,000 or 10% of your insurance, whichever is greater. The maximum benefit is \$500,000.

If you elect to receive an accelerated benefit—which has been paid out of your life insurance coverage—the remainder of your benefit will be reduced by the amount of the payout and any additional interest charge calculated by The Standard.

If you have any questions regarding an accelerated benefit, contact a MOSERS benefit counselor at (573) 632-6100 or (800) 827-1063.

Exclusions

You may not receive an accelerated benefit if:

- All or part of your insurance must be paid to your children or your spouse or former spouse as part of a court-approved divorce, separate maintenance agreement, or property settlement agreement.
- You are married and live in a community property state (Missouri is not one), unless you provide The Standard with written consent that is signed by your spouse.
- You have made an assignment of all or part of your insurance, unless you give us a signed written consent from the assignee.
- You have filed for bankruptcy, unless you provide The Standard with written approval from the bankruptcy court for payment of the accelerated benefit.
- You are required by a government agency to use the accelerated benefit to apply for, receive, or continue a government benefit or entitlement.
- You have previously received an accelerated benefit under the group policy.
- You are a retired member of MOSERS; unless approved while an active member.

Information for a Beneficiary

Notification of Death

Notify MOSERS of a member's death as soon as reasonably possible. Timely notification helps us pay any benefits that may be due more quickly. Contact us at:

Missouri State Employees' Retirement System

907 Wildwood Drive, PO Box 209

Jefferson City, MO 65102

(573) 632-6100 · (800) 827-1063

www.mosers.org

File a Claim

Apply

Once MOSERS receives notice of a death, we will send a letter to the informant describing the claims procedure. Complete and return the forms included with this letter. The Standard cannot pay benefits without the required documents, including the death certificate. The Standard may request a birth certificate and/or marriage license to prove eligibility for dependent life insurance claims.

Payment of Benefits

Once the claims procedure is complete, MOSERS will submit the life insurance records to The Standard. The Standard will make the determination if insurance proceeds are payable and pay the beneficiary(ies).

If insurance proceeds are to pay for funeral expenses, send MOSERS the assignment paperwork and an itemized statement of expenses from the funeral home. The Standard will pay the funeral home directly. Any amount remaining after funeral expenses are paid will be issued to the beneficiary(ies).

To the extent permitted by law, the amount payable to the beneficiary will not be subject to any legal process or claims of any creditor or creditor's representative.

Repatriation Benefit

If an active member or retiree with insurance coverage dies away from home, it could be very costly to transport the body from one location to another. The MOSERS life insurance plan has a "repatriation benefit" to cover expenses incurred to transport the body to a mortuary near the member's primary place of residence. The repatriation benefit provides up to \$5,000 or 10% of the basic life insurance coverage amount, whichever is less. The repatriation benefit is in addition to the amount payable from basic and optional coverage.

If all the following requirements are met, the repatriation benefit will provide reimbursement to the person who paid for the transfer.

- A life insurance benefit is payable because of death.
- Death occurs more than 200 miles from primary place of residence.
- Expenses are incurred to transport the body to a mortuary near primary place of residence.

There may be a second repatriation benefit available under the Travel Assistance Program; however, the beneficiary or survivors must contact Assist America to arrange for the repatriation. They will not provide a reimbursement.

Claims Appeal

There may be times when a beneficiary's claim to death benefits is denied. If a claim is denied, the beneficiary will receive written notice of the specific reason(s) for the denial and clear reference to the insurance plan provision(s) on which the denial is based.

If the beneficiary's claim is denied, the beneficiary may appeal the decision. To do so, the beneficiary or an authorized representative may request a review of the denied claim by notifying The Standard in writing. The beneficiary has the right to:

- Be represented by an attorney.
- Review documents.
- Submit issues and comments to The Standard regarding the denial.

After the appeal has been reviewed, a final decision, in writing, will be sent to the beneficiary.

Time Limits on Legal Actions and Certain Defenses

No legal action may be brought as a result of a claim dispute under the group policy until 65 days after written proof of loss has been provided to The Standard.

Any statement you make to obtain insurance coverage will be construed as a representation and not a warranty. A misrepresentation by you may not be used to reduce or deny your claim or to deny the validity of your coverage unless both of the following have occurred:

- Your coverage would not have been approved except for your misrepresentation, and
- A copy of the written instrument containing your misrepresentation has been given to you or your beneficiary.

After your insurance coverage has been in effect for two years, any misrepresentation by you may not be used to reduce or deny your claim or to deny the validity of your coverage.

The obligation to provide life insurance benefits is primarily that of the insurance carrier (The Standard) and secondarily that of the MOSERS Board. If you are denied life insurance benefits after following the appeal procedures listed above, you may appeal the decision by filing a petition against the insurance carrier in a court of law in your county of residence.

Neither MOSERS nor our Board of Trustees is liable for the life insurance benefits provided by the carrier or subject to litigation with regard to life insurance benefits unless you obtain a judgment against the insurance carrier and it is unable to satisfy your judgment.

Glossary

Terms

To better understand your rights and obligations while covered by either basic or optional life insurance, familiarize yourself with the following definitions. Remember, these definitions are specific to the contract between MOSERS and The Standard, and you should not assume that these definitions are universal to all insurance or financial situations.

A

Accelerated Benefit

A provision in the life insurance policy that allows you to receive a portion of your life insurance benefit early, if you qualify. If you have been diagnosed as terminally ill, you may be eligible to receive a portion of your life insurance benefit prior to your death.

Active-Work Requirement

Active work and actively at work means performing the material duties of your own occupation at your employer's usual place of business. If you are incapable of active work because of sickness, injury, or pregnancy on the day before the scheduled effective date of your insurance (or increase in your insurance), your insurance will not become effective until the day after you complete one full day of active work as an eligible member.

You will also meet the active-work requirement if you were:

- Absent from active work because of a regularly scheduled day off, holiday, or vacation day.
- Actively at work on your last scheduled work day before the date of your absence.
- Capable of active work on the day before the scheduled effective date of your insurance or increase in your insurance.

Annual Benefit Statement

Your Annual Benefit Statement (for active state employees) is a summary of your benefits as a MOSERS member. The value of the benefits you receive as a state employee (pension, health care, life and long-term disability insurance, employer contributions to Social Security, etc.) plus the value of time off (annual leave, sick leave, and holidays) represents a

significant part of your total compensation. We send these statements to active employees every year in the spring, and they include an estimate of your MOSERS retirement benefits, as well as life insurance coverage and contribution beneficiaries (if applicable).

Annual Earnings

For the purpose of determining the amount of your life insurance benefit, annual earnings refers to your annualized pay: (1) on your first full day of active work, or (2) as of July 31 of the previous year (whichever is later).

- Includes pay for: Regular monthly earnings and shift differential.
- Excludes pay for: Overtime, bonuses, commissions, your employer's contributions on your behalf to any deferred compensation arrangement or pension plan, and any other extra compensation.

Annual Life Insurance Review Period

The annual life insurance review period is a window of opportunity that occurs in October of each year in which eligible members may increase their MOSERS optional term life insurance amount (within the established guidelines) without proving insurability.

B

Beneficiaries

The person(s) or organization(s) you name on the *Designation of Life Insurance Beneficiaries* (paper) form or the Life Insurance Beneficiary (online) form to receive your life insurance proceeds at the time of your death. MOSERS recognizes the three following types of beneficiaries:

- Primary Beneficiary – The person(s) or organization(s) who will be recognized first by The Standard to receive your life insurance proceeds.
- Contingent Beneficiary – The alternative beneficiary(ies) who will receive your life insurance proceeds in the event your primary beneficiary(ies) does not survive you.
- Automatic Beneficiary – You are automatically the beneficiary of any optional life insurance you purchase to cover your spouse and/or child(ren).

C**Child**

For coverage purposes only, a child is defined as your child from live birth to age 26 or disabled child. This includes adopted children, stepchildren, dependent grandchildren (if living in your home), or children living in your home for whom you are the court-appointed legal guardian. Full-time members of the armed forces of any country, regardless of age, are not included in this definition of "child."

Conversion Period

The 65-day period from the date your life insurance coverage is terminated or reduced when you may elect to change your group life insurance coverage (including spouse and dependent) to an individual policy with The Standard or buy portable group life insurance.

D**Disabled Child**

A child older than age 26 who is continuously incapable of self-sustaining employment because of mental or physical handicap, and chiefly dependent upon you for support and maintenance, or institutionalized because of intellectual disability or physical handicap.

E**Evidence of Insurability**

The proof required by The Standard to support your insurability at time of late enrollment, or when increasing life insurance coverage outside of the annual review period. In addition to a *Medical History Statement*, you may be required to undergo a physical examination and blood testing at no cost to you.

F**Family Status Change**

One of the following life events:

- Your marriage, divorce, or legal separation.
- The birth of your child.
- The adoption of a child by you.
- The death of your spouse or child.

P**Portability of Insurance Provision**

A provision that allows you to continue your term life insurance coverage (including spouse and dependent) at the group rate when you leave state employment.

Q**Qualifying Event**

When termination or reduction of your insurance will occur for any reason, except:

- a. Failure to pay a required premium.
- b. Payment of an accelerated benefit.

R**Repatriation Benefit**

The expenses incurred to transport your body to a mortuary near your primary place of residence, but not to exceed \$5,000 or 10% of the life insurance benefit, whichever is less.

Retirement Date

The first day of a calendar month when you no longer work in a MOSERS-covered position and begin receiving retirement benefits.

S**Spouse**

The person to whom you are legally married. For coverage purposes only, full-time members of the armed forces of any country are not included in this definition of "spouse."

W**Waiver of Premiums**

A provision of the policy that allows you to continue your life insurance coverage without paying any premium (if you qualify).

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ADDED SECURITY FOR YOUR PEACE OF MIND

Travel Assistance

As part of your basic life insurance coverage, you and your family are automatically eligible for Travel Assistance when you travel more than 100 miles from home. This includes help with trip planning, lost travel documents, and emergency medical or legal resources while you are away from home. For more information view the [Travel Assistance Flyer](#) on our website or follow these steps to download the Assist America mobile app.

Get the App

- Visit Google Play or the App Store
- Search for Assist America Travel App
- Enter reference number 01-AA-STD-5201 and member name

Life Services Toolkit

For information and tools on estate and financial planning and funeral arrangements, review the [Life Services Toolkit](#) flyer. The toolkit includes information and a variety of resources for you and your family, including resources for grief support and legal services in the event of your death.

