

Standard is the University System's Carrier for Basic Life, Long Term Disability and Supplemental Life Insurance.

BASIC LIFE INSURANCE

Life insurance under CHOICES pays benefits to your beneficiary or beneficiaries if you die from most causes while coverage is in effect. Full or partial Accidental Death and Dismemberment coverage are also payable to you following certain serious accidental injuries.

To obtain a claim form contact Personnel and Payroll Services at 406-994-3651.

LONG TERM DISABILITY INSURANCE

The level of LTD coverage you select ensures that you will continue to receive a percentage of your base pay each month if you become totally disabled.

Some of the money you receive may come from other sources, such as Social Security, Workers' Compensation, or other group disability benefits. Your **Choices** LTD benefit will be offset by any amounts you receive from these sources. The total combined income will equal the benefit level you selected.

Things to Consider - Long Term Disability (LTD)

As you decide among your LTD options, you may want to consider the following:

- If you were to become disabled, what sources of income would you have? Consider any income that might be available, for example, from your spouse's job, your personal savings, Social Security or other government disability benefit programs and any other group or individual disability coverage you may have.
- Have your financial obligations changed recently? Does this mean you should reconsider the amount of your LTD benefits?
- You may increase one level of coverage during annual enrollment without proof of insurability if you are in an active work status. Of course, you may also choose a lower amount of coverage.
- New employees may elect any option.
- Have there been any changes in your family's financial situation that may affect your need for LTD protection? For example, has your spouse started or ended employment? Do you now have additional dependents for whom you are financially responsible?

Keep in mind since your costs for LTD coverage are before-tax, any benefits you receive from the plan are subject to applicable federal and state taxes.

To obtain a claim form contact Personnel and Payroll Services at 406-994-3651.

SUPPLEMENTAL LIFE INSURANCE

Employees Eligibility

You may enroll in the supplemental group life insurance plan if you are enrolled in the Montana University System's Basic Life Insurance Plan.

Dependents Eligibility

Your eligible dependents are:

- a. your wife or husband, unless legally separated.
- b. your unmarried children ages 14 days to 19 years.
- c. unmarried children ages 19-25 who are full-time students and dependent upon your support.

Evidence of Insurability

For new employees and their dependents who enroll within 31 days of the date they are eligible, proof of good health is not required. After 31 days, or if you later wish to increase coverage, you will be required to furnish evidence of insurability. New dependents may be enrolled within 31 days of being acquired.

When Does Coverage Become Effective?

For employees who apply for coverage within the 31-day initial enrollment period, coverage is effective on the employee's first day of active work or the date the supplemental life enrollment card is received by the Campus Payroll/Personnel Office, whichever is later. Dependent coverage is effective the same day as employee coverage.

For employees and/or dependents applying for coverage or applying to increase coverage after the 31-day initial enrollment period, coverage will not be effective until the date of approval.

The term "children" means:

- a. your natural or legally adopted children.
- b. children living in your home of whom you or your spouse have legal custody or guardianship.

Your newborn children are automatically covered without an increase in cost if you already have a child covered under this plan. If you do not already have children covered under the plan, you may apply for coverage for a newborn when it is 14 days old. Dependent coverage ends when your coverage ends or when dependents reach the limiting age.

Waiver of Premium

If you become totally disabled before age 60, your coverage will remain in force without payment of premium as long as you remain disabled. Continued insurance coverage is subject to the reductions and terminations shown in the plan contract.

Continuing Coverage

If you change employers, you may change your policy to a permanent form of nonterm individual life coverage within 31 days without evidence of good health.

Beneficiary Designation

List your beneficiary or beneficiaries on your enrollment form. If you later wish to change beneficiaries, contact the Campus Payroll/Personnel Office.

To obtain a claim form contact Personnel and Payroll Services at 406-994-3651.