



# BENEFITS PLAN

*provided through the Kansas  
University Teachers and Employees  
Association (KUTEA)*

**Eligibility:** Association members working a minimum of 17.5 hours per week are eligible to apply for coverage. Your spouse is eligible for coverage to age 70 if you are an association member and your spouse is able to conduct the normal activities of a person of like age and gender, and is in good health.

## SECURE YOUR FAMILY'S FUTURE WITH CAREFUL PLANNING

Nothing can replace the loss of a loved one, but carefully chosen life insurance coverage can ease the financial stress that death brings to a family. It can help provide the funds your spouse and dependents need for a secure, comfortable future.

By planning ahead, you can assure that your beneficiaries will have the money necessary to:

- Maintain the standard of living you want for them.
- Protect your home and other assets.
- Pay for education, child care and household expenses.
- Cover funeral and probate costs, taxes, debts and other obligations.
- Invest for income and opportunities in coming years.

Professionals like you take your responsibilities seriously. You want the best for your family. That's why so many successful professionals choose the Reliance Standard Life Insurance Company Association Group Term Life Insurance plan.

## PLAN FEATURES

This plan provides members with term life insurance protection in the amount you select, from \$10,000 to \$500,000, in \$5,000 increments.

This group coverage is available to you as a Member of The Teachers and Employees Association of the University of Kansas. Full-time Teachers and Employees working at least 17.5 hours a week are eligible to apply. Administrative costs for group coverage are low, so you can save in premium costs and enjoy the benefits of the plan. The expiration age for the member's policy is age 99.

### Spouse Coverage

Spouses can apply for coverage amounts of \$10,000 to \$500,000, in \$5,000 increments. Employee must also have coverage.

### Child Coverage

Coverage for child(ren) is available up to \$10,000, in \$2,000 increments. One premium covers all eligible children, Birth to age 19 or if full-time student to age 25.

## **Pay No Premiums If You're Disabled**

If you become totally disabled before age 65, you may keep your coverage, subject to policy provisions, without paying premiums. You must be continuously and totally disabled for at least 9 months before premiums will be waived.

## **Individual Life Policy Conversion Option**

If you or your spouse later becomes ineligible for this group coverage, conversion to an individual life policy is allowed, without proof of good health. Note that life insurance can remain in force even if you leave the University. Converted coverage does not include the accelerated life benefit or the Accidental Death and Dismemberment benefit, if elected.

## **Continuous Coverage**

Coverage may be continued as long as you pay premiums when due. Coverage is subject to renewal by the policyholder and timely premium payment.

Dependents must at all times meet the definition found in your Certificate of Insurance to be eligible for continuous coverage.

## **Protection for Accidental Death and Dismemberment (AD&D)**

The unexpected financial “shock” of an accident can be devastating to a family. That’s why this plan offers a special accident safeguard. The accidental death and dismemberment benefit (AD&D) option pays your beneficiary the amount of coverage you select if you die in a covered accident. AD&D is available for member, spouse and children if the covered individual also has life insurance. Members may apply for AD&D in the amount of \$10,000 to \$500,000, in \$5,000 increments. Spouses may apply for AD&D in the amount of \$5,000 to \$250,000, in \$5,000 increments (not to exceed 50% of member’s AD&D amount). Children may be insured for up to \$10,000 of AD&D, in \$2,000 increments.

In addition, if you are dismembered or lose your sight in a covered accident, you will receive a portion of your coverage, depending on the accident’s severity.

# **ADDITIONAL BENEFITS FOR MEMBERS**

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## **Guaranteed Issue**

Members may apply for up to \$100,000 of life insurance, and up to \$500,000 of AD&D on a guaranteed issue basis. A spouse may apply for up to \$50,000 of life insurance, and up to \$250,000 of AD&D on a guaranteed issue basis. In addition, children’s life and AD&D insurance up to \$10,000 is available on a guaranteed issue basis. For member and spouse amounts above these levels, proof of good health satisfactory to the insurance company will be required.

## **A Pay-Out Option During Your Lifetime**

If you are terminally ill and have a life expectancy of 12 months or less, you can receive a portion of your death benefit before dying. You can receive a payment of up to 50 percent of your coverage, to a maximum of \$250,000. All remaining insurance benefits will be paid to your beneficiary when you die.



## Life Rates

Age	Member & Spouse per \$5,000	Child(ren) per \$2,000
Under 30	\$0.335	\$ 0.470
30-34	\$0.335	Birth to age 25
35-39	\$0.430	
40-44	\$0.665	
45-49	\$1.065	
50-54	\$1.670	
55-59	\$2.720	
60-64	\$3.465	
65-69	\$5.330	
70-74	\$10.865	
75-79	\$18.275	
80-84	\$35.910	
85-89	\$60.640	
90-94	\$70.360	

## AD&D Rates

Member & Spouse per \$5,000	Child(ren) per \$2,000
\$ 0.150	\$ 0.080
all ages	Birth to age 25

## Age Reduction Schedule

Once you reach age 75, your benefit is subject to the reductions below

Age	Percentage of in force amount
75-79	60%
80-84	35%
85-89	27.5%
90-94	20%
95-99	7.5%
100+	5%

- Rates are based upon the above tiers and your obtained age each July 1st.
- Children's rates as stated above include all eligible children.
- An \$0.80 monthly administrative fee will be added to your bill (applicable to member only).

## HOW TO APPLY

- Go to [KUTEA.millercares.com](https://KUTEA.millercares.com) and click on "View Benefits" to find and download the online enrollment form.
- Then, send your form to [KUTEAServiceTeam@millercares.com](mailto:KUTEAServiceTeam@millercares.com) or mail us the form to the attention of the KUTEA Service Team at 903 E. 104th Street, Suite 800 Kansas City, MO 64131.

## UNDERWRITING YOUR APPLICATION

Applicants will be required to complete an Evidence of Insurability form in order to apply for coverage above the guaranteed issue level. For more information on medical requirements, please consult your plan administrator.

## EXCLUSIONS

Please read your insurance certificate for details. For information on termination of coverage, also consult your certificate.

## WHO IS RELIANCE STANDARD?

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RELIANCE STANDARD is a top-ranked group benefits carrier, celebrating more than 100 years of providing service and value to employers of all sizes. Reliance Standard carries an AM Best rating of A (Excellent) and is a wholly owned subsidiary of Delphi Financial Group (NYSE:DFG). Core products include group disability, group term life, dental, vision and accident. Together with sister company Matrix Absence Management, Reliance Standard is a leader in the design, creation and deployment of integrated employee benefits programs to help employers increase productivity. The integrated program of managed disability, called Absence Solutions®, manages all types of leave seamlessly for progressive employers. Reliance Standard has also recently introduced a unique, web-based FMLA administration tool ideal for companies as small as 50 employees.

Reliance Standard  
2001 Market Street, Suite 1500  
Philadelphia, PA 19103

*This brochure is for summary purposes only. For a complete description of benefits and limitations, please read your Certificate of Insurance.*

To see plan documents and view your benefits online, please visit [kutea.millercares.com](http://kutea.millercares.com).

PLAN ADMINISTERED BY:



The Robert E. Miller Group  
(816) 333-3000  
[www.millercares.com](http://www.millercares.com)