

Dependents Life Insurance

Western Michigan University developed this document on Dependents Life Insurance to provide you with information about this optional coverage, which includes Spouse Life and Child Life plans. It is not intended as a complete description of the coverage.

Eligibility

To be eligible for Dependents Life Insurance:

- You must be insured for Additional 1 Life, which requires medical underwriting approval if you apply for coverage more than 31 days after your date of hire.
- You must be an active employee of Western Michigan University. Coverage is not available to AAUP faculty; AFSCME, Power Plant (MSEA), or University police (POA) employees; temporary or seasonal employees; full-time members of the armed forces; leased employees; or independent contractors.
- Your spouse or children must not be full-time members of the armed forces of any country.

You become eligible to participate in Dependents Life Insurance on the later of (a) the date your Additional 1 Life Insurance becomes effective, or (b) the date you first acquire a dependent.

Spouse Coverage Amount

This coverage is available in units of \$10,000 to a maximum of \$250,000, but not to exceed 100 percent of your combined Basic and Additional Life coverage.

If, within 31 days of your date of hire or marriage, you elect a coverage amount for your spouse greater than \$20,000, the excess is subject to medical underwriting approval. All applications made more than 31 days after the date of hire or marriage require medical underwriting approval. This also applies to requests to increase coverage.

Child Coverage Amount

This coverage is available in units of \$2,000 to a maximum of \$10,000 for your eligible children, but not to exceed 100 percent of your combined Basic and Additional Life coverage. Medical underwriting approval is not required for coverage on children.

Definitions for Dependents Life Insurance

Dependent means your spouse or child.

Spouse means the person to whom you are legally married.

Child means your unmarried child from live birth through age 20 (through age 25 if a registered student in full time attendance at an accredited educational institution) and includes your adopted child or stepchild, if living in your home, and continuously disabled children if proof of disability is provided prior to the date coverage would otherwise cease.

When Spouse and Child Coverage Ends

Any spouse and child coverage will automatically end on the earliest of the following:

Dependents Life Insurance Highlights

- Five months after the date you die.
- The date your Additional 1 Life Insurance ends.
- The date Dependents Life Insurance terminates under the group policy.
- The date WMU'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 eligible.
- 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.

Rates

Spouse Life rates are based on the spouse's age and the amount of coverage selected, using this formula:
(monthly rate per thousand for spouse's age) x (coverage/1000) = total monthly premium.

<u>Current Age of Spouse</u>	<u>Monthly Rate Per Multiple of \$1,000</u>
Under age 25	\$0.07
25 through 29	0.09
30 through 34	0.11
35 through 39	0.12
40 through 44	0.25
45 through 49	0.27
50 through 54	0.57
55 through 59	0.62
60 through 64	1.25
65 through 69	1.28
70 through 74	1.30
75 or over	1.32

Example: Your spouse is 37 years old and you are applying for \$80,000 in coverage on your spouse:
 $0.12 \times (80,000/1000) = \9.60 per month.

Child Life rates are \$0.16 per month per \$2,000 of coverage.

<u>Monthly Rate per \$2,000</u>	<u>Coverage</u>	<u>Total Monthly Premium</u>
\$0.16	\$ 2,000	\$ 0.16
\$0.16	4,000	0.32
\$0.16	6,000	0.48
\$0.16	8,000	0.64
\$0.16	10,000	0.80

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, Western Michigan University's group life carrier.