

Mississippi State and School Employees' Life Insurance Plan Group Term Life Insurance

The Health Insurance Management Board is authorized by state law to provide certain specified group life insurance benefits for active employees and retirees. The Board currently contracts for a fully insured group term life insurance policy with Minnesota Life Insurance Company (Minnesota Life) to provide a fully insured group term life insurance policy for eligible employees and retirees of State agencies, universities, public libraries, and certain community/junior colleges and public school districts. Those community/junior colleges and public school districts that are not covered under the Board's policy with Minnesota Life have elected to opt out of the State and School Employees' Life Insurance Plan and instead purchase similar coverage through an alternative policy from a private carrier. The following information pertains primarily to coverage under the Minnesota Life contractual policy between the Board and Minnesota Life in the State and School Employees' Life Insurance Plan only. Questions relative to the aforementioned alternative policy should be directed to the respective community/junior college or public school district, or to the private carrier.

The State of Mississippi offers group term life insurance coverage for active full-time employees. Life insurance coverage can be continued when a covered employee retires or becomes totally disabled (as determined by Minnesota Life). The following is a summary of the pertinent information relative to the State and School Employees' Life Insurance Plan. Participants should refer to the *Your Group Plan* booklet for a comprehensive description of the benefits and policy provisions. The *Your Group Plan* booklet may be accessed on this web site under "Forms and Documents". Active employees who do not have access to the internet should contact their employer for a paper copy of the *Your Group Plan* life insurance summary of coverage booklet, while participating retirees and totally disabled employees without internet access should contact the Department of Finance and Administration, Office of Insurance for a booklet.

Minnesota Life Insurance Company	Minnesota Life is the insurer for the State and School Employees' Life Insurance Plan.
Amount of Life Insurance	<ul style="list-style-type: none"> • Active Employees: the amount of life insurance is equal to 2 times the annual salary, raised to the next higher thousand. Minimum - \$30,000, maximum - \$100,000. • Retirees may continue their term life insurance coverage at a reduced benefit level of \$5,000, \$10,000, or \$20,000. Participating employees who retired prior to 7/1/1999 are limited to benefit levels of \$2,000, \$4,000, or \$10,000. • Totally disabled employees approved for continued coverage by Minnesota Life can continue group term life insurance coverage with the same amount of term life insurance coverage they had as an active employee. <p>Dependents are not eligible for life insurance coverage under the Plan.</p>
Cost Sharing	An active employee and the State of Mississippi share equally in the cost of the monthly premium for life insurance. A retiree is solely responsible for paying his monthly premium. A totally disabled employee pays an initial nine-month's premium, after which the premium is waived to age 65, subject to continuation of his disability.

Accidental Death & Dismemberment	The policy also provides accidental death and loss of use coverage to active employees at no additional cost.
Conversion	A covered active employee may convert some or all of his life insurance coverage to an individual policy with Minnesota Life after leaving State employment. This provision also includes coverage amounts lost or reduced due to retirement.
Blue Cross & Blue Shield of Mississippi (BCBSMS)	BCBSMS maintains life insurance coverage information and administers the premium billing.
Filing a Claim	Claims for active employee coverage should be filed initially with the employee's personnel office. Claims for retiree and/or totally disabled employee coverage should be filed directly with the Mississippi Department of Finance and Administration's Office of Insurance.

Who Is Eligible?

The following persons are eligible for group term life insurance coverage:

- **A full-time employee who:**
 - receives compensation directly from one of the following Mississippi public entities:
 - ◇ department, agency, or institution of State Government,
 - ◇ public school district,
 - ◇ community /junior college,
 - ◇ institution of higher learning, or
 - ◇ public library
 - works for the State's judicial branch, or
 - works for the State's legislative branch, or
 - works as a full-time salaried Judge, or
 - works as a full-time salaried District Attorney, or is a member of his staff, or
 - works as a full-time compulsory school attendance officer, or
 - works for a university based program authorized under state law for deaf, aphasic, and emotionally disturbed children.
- **A regular non-student school bus driver.**
- **A retired employee (must have had coverage in the Plan as an active employee and must make timely application and pay appropriate premiums to continue coverage).**

Enrolling in Life Insurance

An eligible employee must either enroll in life insurance coverage or waive coverage when he begins covered employment. If the employee enrolls in the life insurance coverage, the effective date of coverage is his date of employment; however, a life insurance ***Enrollment/Change Request Form*** must be completed, signed, and sent to the employer within the first 31 days of employment.

Late Enrollees

If an employee applies for life insurance after the first 31 days of employment or initially waives coverage when first eligible and subsequently elects to participate, he will be considered a "late enrollee" applicant. As a late enrollee, he will be required to complete an *Evidence of Insurability Statement* in addition to the life insurance *Enrollment/Change Request Form*. Forms can be found on this web site under "Forms and Documents" or are available from the employee's personnel office. The employee must return the *Enrollment/Change Request Form* to his employer. The employee may

submit the completed *Evidence of Insurability Statement* confidentially directly to Minnesota Life or return the form to his employer for submission. Minnesota Life will be responsible for evaluating the late enrollment request, along with any follow-up documentation they may request from the applicant to determine if coverage will be approved. Upon completion of their review and determination process, Minnesota Life will notify the employee and the employer of their decision. Minnesota Life is the sole authority for evaluating late enrollment applications. If a late enrollee application is approved, the effective date of coverage will be the first of the month following or coincident with the date of Minnesota Life's approval, provided the employee is actively at work.

How Much Coverage Can An Employee Have?

An employee's life insurance amount is calculated by doubling his annual salary and rounding the result up to the next higher thousand. The minimum amount of life insurance under the Plan for employees is \$30,000, and the maximum amount is \$100,000, regardless of annual salary.

If an employee's salary changes (increases or decreases), the amount of life insurance coverage may also change. Any change in the amount of the employee's life insurance will be effective on the first day of the month following or coincident with the change in salary.

Cost of Coverage for Employees

The employee shares with his employer in the cost of his life insurance premiums. The employee pays half of the monthly premium cost through payroll deduction, and his employer pays the other half.

Accidental Death and Dismemberment Benefits

The group term life insurance coverage provides an accidental death and dismemberment and loss of use (AD&D) benefit to covered employees at no additional cost. The amount of the AD&D benefit is based on the employee's term life insurance amount, and varies depending upon the specific loss. Refer to the *Your Group Plan* booklet for a complete schedule of AD&D benefits. AD&D benefits may be paid for losses due to an accidental bodily injury while insured. In other words, AD&D benefits are generally available when death or a covered bodily injury is the direct result of an accident and independent of all other causes. AD&D coverage is provided to an employee so long as he maintains his term life insurance coverage. Totally disabled employees and retirees are not eligible for AD&D coverage.

Retiring Employees

A retiring employee must be participating in the life insurance plan as an active employee at the time of his retirement in order to continue coverage as a retiree. A retiring employee may continue term life insurance coverage in the amount of \$5,000, \$10,000, or \$20,000. To ensure coverage is continued, the retiring employee should apply at least 31 days prior to retirement, but no later than 31 days after losing coverage as an employee, and must make the appropriate premium contributions to continue coverage. This will be the retiring employee's only opportunity to continue coverage, as late retiree applications will not be accepted. Employees should contact their personnel office for forms and application instructions.

Cost of Coverage for Retired Employees

A retiree must pay the full premium cost for his coverage. Similar to retiree health insurance coverage provisions, the premiums for term life insurance must be deducted from the retiree's monthly Public Employees Retirement System (PERS) retirement benefit if the benefit amount is sufficient. Otherwise, the retiree will be billed the appropriate premium amount each month. The premium cost is actuarially determined and will vary based on the retiree's age and the benefit level selected.

Totally Disabled Employees

If a covered employee becomes totally disabled, he may be eligible to retain the same amount of term life insurance coverage he has as an active employee. The employee should apply at least 31 days prior

to leaving employment as an active employee. If application is made more than 31 days after coverage as an employee has terminated, the right to apply for coverage as a totally disabled employee will be forfeited. To apply for continuation of coverage, the employee must complete a life insurance *Enrollment/Change Request Form*, a *Group Disability* claim form, and have his doctor complete an *Attending Physician's Statement*. Forms are available on this web site under "Forms and Documents", or may be obtained from the employee's personnel office. The employee should submit all three forms to his personnel office, which is responsible for providing additional information on the forms before sending them to the Mississippi Department of Finance and Administration's Office of Insurance. The Office of Insurance will likewise provide additional information and forward these documents to Minnesota Life for evaluation and a determination of disability. Additional medical information supporting the disability claim may be requested from the employee by Minnesota Life. Minnesota Life will notify the employee, the employer, and the Office of Insurance of their decision. If the employee is approved by Minnesota Life for continuation of coverage as a totally disabled employee, the Office of Insurance will contact him with instructions on how to initiate his coverage. He will be required to make a one-time payment for the full premium amount for the first nine (9) months of life insurance coverage. After that, his premiums will be waived until he is deemed by Minnesota Life to be no longer disabled, retires or reaches age 65, whichever comes first.

Minnesota Life is the sole authority for evaluating disability continuation of term life insurance coverage applications.

Naming a Beneficiary

You may access Minnesota Life's secure online beneficiary management tool through your [myBlue](#) website. Follow the instructions below to designate your Employee Group Term Life insurance beneficiary with Minnesota Life.

1. Log into the [myBlue](#) site <https://myblue.bcbsms.com> (if you have not registered previously, please have your medical ID card handy)
2. Click on the **My Benefits** tab
3. Click on the **Life Benefits** section – this will show your effective date and current amount of life insurance coverage
4. Click on the link **Click here to update your beneficiary Information** in the **Life Benefits** section and you will be directed to Minnesota Life's online beneficiary management tool
5. Enter the name(s) and address, and the respective benefit percentages for each beneficiary you wish to name

Once you submit your beneficiary information, a confirmation statement will be mailed to you. You may view or update your beneficiary information anytime by accessing Minnesota Life's website through your [myBlue](#) portal. If you have any questions about designating your life insurance beneficiary or if you would like to obtain a paper beneficiary change request form, please contact Minnesota Life at 1-877-348-9217.

A beneficiary is the person the insured chooses to receive his life insurance benefits. Instructions and/or forms for designating or changing a beneficiary may be found on this web site under "Forms and Documents". Employees and retirees who do not have internet access may contact Minnesota Life by telephone at 1-877-348-9217 or the Department of Finance and Administration, Office of Insurance at 1-866-586-2781 for information and assistance.

If more than one beneficiary is named, the insured should indicate how to divide the benefit among them in whole number increments to total 100%. If it is not indicated on the form how the benefit would be divided and the insured dies, the benefit will be divided equally among the named beneficiaries. Contingent beneficiaries may also be named if so desired. Benefits are payable to a contingent

beneficiary if the primary beneficiary dies before the insured's date of death. If a beneficiary is not named as of the insured's date of death, Minnesota Life will pay the benefits in accordance with the policy's terms and conditions, in the following order:

- Your spouse, if living; otherwise
- Your natural and legally adopted children in equal shares, if living; otherwise
- Your parents in equal shares, if living; otherwise
- Your estate

Termination of Life Insurance Coverage

Life insurance coverage will terminate on the earliest of the following:

- The date the life insurance plan and/or group term policy with Minnesota Life terminates;
- The end of the month for which premiums have been paid;
- The end of the month in which the employee ceases to be employed or loses eligibility; or
- The end of the month following the date the insured elects in writing to terminate coverage.

NOTE: Retroactive termination requests are not permitted.

Portability to a Term Life Policy

Active employees participating in the group term life who subsequently terminate their State employment have the option to continue some or all of their term life insurance coverage through Minnesota Life. This provision allows qualified terminating employees to "port" to term life insurance coverage, with no evidence of insurability requirements. To qualify, the participant must be under age 70, and his coverage termination in the group term life insurance coverage must be due to his employment termination, retirement, layoff or non-medical leave, or loss of eligibility (i.e., no longer a full-time employee). The participant must apply within 31 days from the date he loses coverage as an active employee. Medical evidence of insurability will not be required. The minimum amount of coverage for which a participant may apply to port is \$10,000, while the maximum amount of ported coverage is limited to the actual amount of coverage that the employee is losing. A retiring employee may elect to port coverage, or continue group term life coverage as a retiree (\$5,000, \$10,000, or \$20,000), or both, with the total amount of coverage not to exceed the amount of coverage he had as an active employee. A participant age 65 or older is limited to a maximum of 65% of the coverage he had as an active employee, with all such ported coverage to terminate at age 70. All premiums for ported coverage are the responsibility of the participant.

Benefits and provisions under the ported policy may not be the same as the group term life insurance. Employees should contact Minnesota Life for full details on the coverage available under portability and to request an application.

Converting to an Individual Life Policy

An employee may convert some or all of his group term life insurance to an individual life policy with Minnesota Life if:

- The employee leaves covered employment (including retirement) with the State of Mississippi or is no longer eligible for coverage; or
- The group term policy terminates and the employee has been covered for at least 5 years.

Application to convert coverage must be made within 31 days of the loss or benefit reduction of group term coverage. Note: Converting to an individual policy does not extend coverage under the life insurance coverage provided by the State. Benefits and provisions under the converted policy may not

be the same as this group term life insurance. Minnesota Life should be contacted for full details on the coverage available under conversion and how to apply for it.

Applying for Benefits – During the Conversion Period

If a person dies during the 31 days when he could have applied to convert or port to an individual policy, a claim may be made under this group term life insurance coverage by the beneficiary for the maximum amount for which an individual policy could have been issued. This right exists regardless of whether application for an individual policy had actually been made. If application for an individual policy had been made, the beneficiary designation on that application will be followed in the event the person dies during the conversion period.

Filing a Claim

Claims should be filed as soon as possible after a loss.

- **Employees:** The beneficiary or other interested party must submit a certified copy of the insured's death certificate to the employee's personnel office. The employee's personnel office is responsible for completing a *Notice of Death* form and submitting it, along with the certified copy of the death certificate and a copy of the employee's most recently completed *Enrollment/Change Request Form* to the Department of Finance and Administration, Office of Insurance. The Office of Insurance will verify coverage and the completeness of the claim and forward the appropriate documents to Minnesota Life for benefit processing.
- **Retirees and/or totally disabled employees:** The beneficiary or other interested party must submit a certified copy of the death certificate directly to the Office of Insurance. The Office of Insurance will verify coverage, complete a *Notice of Death* form, and forward the appropriate documents to Minnesota Life for benefit processing.

Additional information may be requested by the Office of Insurance or Minnesota Life in order to process a claim.

Note: Claims should not be filed directly with Minnesota Life, as this will only delay the process. All claims should be filed through the employer's personnel office or, if a retiree, directly with the Department of Finance and Administration, Office of Insurance.

Who to Contact

For claims questions, call Minnesota Life at 888-658-0193 and refer to Group Policy 33683 – G, or contact the Office of Insurance at 866-586-2781.

For questions about the following, Minnesota Life should be contacted at 877-348-9217:

- Beneficiary Designation
- Accidental Death and Dismemberment (AD&D) Benefits
- Policy Conversion
- Portability
- Any other information included in the *Your Group Plan* booklet

Minnesota Life does not maintain specific information on coverage amounts or premium billings.

For questions regarding specific coverage amounts and/or premiums, employees should contact their employer's human resources office, or call Blue Cross & Blue Shield of Mississippi at 800-709-7881.

Please note that to preserve confidentiality, specific coverage information will only be released to the insured individual upon appropriate identity validation.