

The Teachers and Employees Association of the University of Kansas

For Association Members and Their Families



*BENEFITS PROVIDED THROUGH
THE KANSAS UNIVERSITY TEACHERS
AND EMPLOYEES ASSOCIATION (KUTEA)*

Underwritten by Reliance Standard Life Insurance Company

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.

Features of the Plan

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

Spouse Coverage

Spouses can apply for coverage amounts of \$5,000 to \$250,000, in \$5,000 increments. Spouses are able to purchase a standalone policy without the Member purchasing coverage.

Child Coverage

Coverage for child(ren) is available up to \$10,000 (in \$2,000 increments). One premium covers all eligible children, age 6 months to age 25. For children from age 14 days to 6 months, the coverage level is \$100, regardless of the amount you have selected.

Eligibility for This Plan

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.

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.

(turn over)

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.

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

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.

Monthly Rates for Member, Spouse and Child(ren)

Age	Group Term Life Rates			AD&D Rates		
	Member per \$10,000	Spouse per \$5,000	Child(ren) per \$2,000	Member per \$10,000	Spouse per \$5,000	Child(ren) per \$2,000
Under 30	\$ 0.67	\$ 0.34	\$ 0.47	\$ 0.30	\$ 0.015	\$ 0.08
30-34	0.67	0.34	all ages	all ages	all ages	all ages
35-39	0.86	0.43				
40-44	1.33	0.67				
45-49	2.13	1.07				
50-54	3.34	1.67				
55-59	5.44	2.72				
60-64	6.93	3.47				
65-69	10.66	5.33				
70-74	21.73	10.86				
75-79	36.55	18.27				
80-84	71.82	35.91				
85-89	121.28	60.64				
90-94	140.72	70.36				

-- Rates shown are guaranteed until 7/1/2012.

-- 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).

-- New members entering the plan after 7/1/08 will be subject to an age reduction schedule.

(more on next page)

How to Apply

- 1) Complete the entire application form.** Simply complete the application form and mail it to Robert E. Miller/KUTEA at the address shown below.
- 2) Separate form.** Use a separate form for your spouse (if applying for more than the guaranteed issue amount available to a spouse).
- 3) Contact administrator.** Contact Robert E. Miller for additional forms, if necessary.

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

The only death claims against your group term life coverage to be denied will be for death by suicide within the first two years of coverage. Please read your insurance certificate for details. For information on termination of coverage, also consult your certificate.

PLAN ADMINISTERED BY:

Robert E. Miller Insurance Agency/KUTEA
373 West 101st Terrace, Suite 200
Kansas City, MO 64114-4408
(816) 308-4595 or (800) 843-5513
Fax: (816) 799-0554
www.kutea.org

THE ORGANIZATION BEHIND THE COVERAGE:

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.

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

RELIANCE STANDARD

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