

Q. If my spouse/partner and I are both in the UCC LIDI Plan, can we both cover the same dependent?

A. No. The dependent can be covered either by you or your spouse/partner. If both parties cover the same dependent, you would be doubling the available coverage, which is not allowable.

Q. How will I pay for this coverage?

A. Because this coverage is optional, a bill for the premium(s) will be sent directly to you at the address on file for you at the Pension Boards. Premium billings will be for each quarter and will provide three months of coverage.

Q. Will this optional death benefit have a cash value if I retire or leave the Plan prior to my death?

A. No. This coverage is a “term insurance” policy, meaning that you are not paying an extra amount that would be used to create a cash value in the future.

Q. Can the optional dependent coverage continue if I terminate my employment or retire?

A. If your employment ends, or if you begin your retirement, this coverage through the Pension Boards cannot continue. You do, however, have the option of converting the coverage to an individual policy with MetLife, without a medical review, but at a higher premium rate.

Q. What happens if I don't pay premiums on a timely basis?

A. If premiums are not paid within 45 days of the due date shown on the bill, your optional dependent death benefit coverage will be cancelled. NOTE: Cancelled coverages may not be reinstated by payment of a late premium. Reapplying for coverage can only be done during the next enrollment period and will be subject to any limitations in effect at that time.

Q. When are the future enrollment periods?

A. A new enrollment period will be offered at the end of each calendar year. If you choose to increase coverage at that time, evidence of good health may be required. Standard life insurance procedures will be used by MetLife to determine if the coverage can be issued.

Q. What must I do to apply for the optional dependent death benefit?

A. The application process has a few simple steps:

- Decide upon the amount of optional dependent death benefit coverage you desire.
- Using the information in tables 1 and 2, estimate the amount of premium you will need to pay for your desired coverage.
- Review each of the entries you have made on the Metropolitan Life Insurance Company Enrollment form.
- If you are covering a same-gender partner, complete the Domestic Partnership Declaration Form.
- If the dependent you are covering is an adult child with a physical or mental disability, you will need to complete a special Statement of Dependent Eligibility Form. You may download this form from our website: www.pbucc.org.
- Complete and sign the application form and return it to:

Member Services Department
The Pension Boards
United Church of Christ, Inc.
475 Riverside Drive, Room 1020
New York, NY 10115-0059

NOTE: Please refer to the booklet, UCC Life Insurance and Disability Income Benefit Plan, for full Plan details. Should any questions arise, the information in the booklet would take precedence.

The Pension Boards

United Church of Christ, Inc.
475 Riverside Drive, Room 1020
New York, NY 10115-0059

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**United Church of Christ
Life Insurance and Disability Income
(LIDI) Benefit Plan**

Effective January 1, 2016

Optional Dependent Death Benefits



The Pension Boards
United Church of Christ, Inc.

Partners in Ministry Since 1914

The following questions and answers have been compiled as a quick guide to understanding Optional Dependent Death Benefits.

Q. Am I eligible to apply for optional dependent death benefits?

A. If you are an actively working member currently enrolled in the UCC Life Insurance and Disability Income (LIDI) Benefit Plan, you may apply for optional dependent death benefits. Children under age 19 (or under age 23 if they are full-time students) are eligible. Proof of full-time student status is required each semester. Children who had coverage but are no longer eligible can continue the coverage by converting it to an individual policy through Metropolitan Life Insurance Company (MetLife).

Q. Who administers the optional dependent death benefits coverage?

A. The UCC LIDI Plan has negotiated with MetLife to provide optional dependent death benefits, at a savings over individually purchased policies.

Q. How long will the open enrollment period continue?

A. For coverage that will be effective on January 1, 2016, the open enrollment period begins on November 1, 2015 and ends on December 31, 2015. Since no exceptions can be made, applications postmarked after December 31, 2015 cannot be accepted.

Q. Will my dependent(s) need to undergo a physical exam in order to be considered for optional dependent death benefits?

A. If you apply during the open enrollment period, your dependent(s) will not need to undergo a physical exam. However, if your dependent(s) have been hospitalized during any part of the 90 days prior to the effective date of coverage, they will be subject to a review of health as a condition for optional coverage. Also, a statement of health will be required (and a physical exam may be required as well) if the spouse/same-gender domestic partner coverage is increased to \$25,000.

Q. What if death is the result of an accident?

A. Optional dependent death benefits include an additional death benefit equal to the amount of the coverage you have purchased.

Q. Does MetLife require same-gender domestic partners to provide proof of relationship?

A. Yes. You and your same-gender domestic partner must complete a Domestic Partnership Declaration Form.

Q. How much will my premiums cost?

A. The cost of coverage for your spouse or same-gender domestic partner is based on his or her age and the amount of coverage you choose. The premium rates are based on five-year groups (e.g., those who have reached

age 40 but not age 45, will pay the same premium rate). The cost of coverage that you have requested will increase every January 1 as your spouse/partner grows older.

The rate for children – \$1.55 per quarter for \$5,000 coverage and \$3.09 per quarter for \$10,000 – remains the same regardless of the age(s) or number of children covered.

Q. Will the coverage terminate if my domestic partnership comes to an end?

A. Yes. The coverage will end if your domestic partnership terminates.

TABLE 1: PREMIUMS FOR SPOUSE/SAME-GENDER DOMESTIC PARTNER COVERAGE		
Age of spouse/same-gender domestic partner as of 1/1/2016	Quarterly premium for \$10,000	Quarterly premium for \$25,000
Under 30	\$ 1.38	\$ 3.45
30, but less than 35	\$ 1.73	\$ 4.31
35, but less than 40	\$ 2.40	\$ 6.00
40, but less than 45	\$ 3.09	\$ 7.73
45, but less than 50	\$ 4.14	\$ 10.35
50, but less than 55	\$ 6.54	\$ 16.35
55, but less than 60	\$10.68	\$ 26.70
60, but less than 65	\$18.63	\$ 46.57
65, but less than 70	\$35.88	\$ 89.70
70 and Over	\$66.00	\$165.00

TABLE 2: PREMIUMS FOR CHILD(REN)	
Quarterly premium for \$5,000 (regardless of age(s) or number of children)	Quarterly premium for \$10,000 (regardless of age(s) or number of children)
\$ 1.55	\$3.09