



University of Idaho Retiree Death Benefit Plan

Summary of Death Benefits for Eligible Retirees

January 2019

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Summary of Death Benefits for Retirees

The University of Idaho (the University) offers a death benefit only to retirees who qualify for and are enrolled in the Tier I retiree health plan, and were hired by the University on or prior to January 1, 2002 (as defined in the University of Idaho – 115 Trust Agreement).

Important Information

The information in this Plan document is intended to summarize the benefits available under the University of Idaho Retiree Death Benefit Plan (“Plan”) to eligible retirees. This Plan document also serves as the Plan Summary Document for the Plan.

This Plan document governs the rules and benefits described herein. The written terms of this Plan document will always govern, unless it specifically conflicts with an applicable life insurance policy. The University, or its designee, shall have the discretionary authority to modify, amend, or terminate the Plan and to interpret the rules and benefits in the Plan document.

If you have any questions after reading this, please refer to the “Plan Administration and Contact Information” section for information on where to call.

Participating in the Plan

Retiree Death Benefit Eligibility

If you qualified for and enrolled in the Tier I University retiree health plan, and were hired by the University on or prior to January 1, 2002, you may qualify for the death benefit. The Plan pays a benefit to your spouse or other designated beneficiary upon your death.

Retirees who are disabled, using sick leave conversion or are enrolled in the University’s Retiree Health Plan on a self-pay basis or who retire under Tier II, III or IV eligibility criteria are not eligible for death benefits under this provision.

Tier I Federal University retirees with Federal Employees Group Life Insurance are also not eligible for the death benefit.

Automatic Enrollment in the Death Benefit

There is no regular annual enrollment period for retirees. The active coverage is transitioned to a retiree death benefit upon retirement with a maximum benefit of \$10,000. Beneficiary selections must be reviewed and updated with Human

Resources, Benefit Services at that time using the appropriate form. Beneficiary selections may be updated at any time by completing the appropriate form and returning to Human resources, Benefit Services. Beneficiary designation form can be found on the webpage at <https://www.uidaho.edu/human-resources/forms-documents> or by contacting benefits@uidaho.edu.

Retiree Death Benefit Coverage

The Tier I retiree death benefit provided by the University (after July 1, 2007) will not be subject to age reduction.

The maximum value of the Tier I retiree benefit is \$10,000 or less. Coverage level in place (as determined at the time of retirement) is a maximum of \$10,000 or less.

Your Beneficiary

Your beneficiary is the person or persons who will receive death benefits if you die. You may name any person or persons as your beneficiary. If you wish to name the university as a beneficiary, you may do so through a trust, the foundation or other avenues. You must complete and return the University's Beneficiary Designation Form.

Claims

To receive the death benefit, your beneficiary will need to file a claim through Benefit Services, University of Idaho. Your beneficiary will receive the benefit as payment in one lump sum.

Claims must be filed within 12 months of date of death or they will be forfeited.

Benefits payable will be paid in equal shares to the one or more living individuals reasonably identifiable in the first surviving class of the classes below in the event a beneficiary or contingent beneficiary is not properly on file, or has preceded the insured in death.

- a) The children of the insured
- b) The parents of the insured
- c) The brothers or sisters of the insured
- d) Your estate

Appeals

In the event that a claim is incomplete, unclear or otherwise questioned by the Administrator, the Administrator shall within thirty (30) days from the date the

claimant's request was received, provide the claimant with written notice of its need for additional information. The claim may, in the Administrator's discretion, remain open for an extended period of time to allow the claimant to provide such additional information.

If the claimant's request is denied, in whole or in part, by the Administrator, the Administrator shall notify the Claimant of such denial and shall include in such notice, set forth in a manner calculated to be understood by the claimant, the following:

- The specific reason or reasons for the denial and sufficient information to identify the claim involved;
- Specific reference to pertinent Plan provisions or other rules or conditions on which the denial is based;
- A description of additional material or information necessary for the claimant to perfect the claim;
- A description of available internal appeals processes, including information regarding how to initiate an appeal.

The Administrator shall provide written notice to the claimant of a denial of any request for the benefit. In the event written notice for additional information or of a denial of a request for the benefit is not received by the claimant within thirty (30) days of the date the written claim is submitted to the Administrator, the request shall be deemed denied as of that date.

Any claimant whose request for the benefit has been denied or deemed denied, in whole or in part, or such claimant's authorized representative, may appeal said denial of the benefit by submitting to the Administrator a written request for a review of such denied claim. Any such request for review must be delivered to the Administrator no later than one hundred eighty (180) days from the date the Claimant received written notification of the Administrator's initial denial of the Claimant's request for the benefit or from the date the claim was deemed denied, unless the Administrator, upon the written application of the Claimant or his authorized representative, shall in its discretion agree in writing to an extension of said period.

During the period prescribed herein for filing a request for review of a denied claim, the Administrator shall permit the Claimant to review pertinent documents and submit written issues and comments concerning the Claimant's request for the benefit.

Upon receiving a request by a Claimant, or his/her authorized representative, for a review of a denied claim, the Administrator shall deliver the complete file to the appointed board, who shall consider such request promptly and shall advise the Claimant of their decision within thirty (30) days from the date on which said request for review was received by the Administrator, unless circumstances require an extension of time for reviewing said denied claim. In the event circumstances require an extension of time for reviewing said denied claim, the Administrator shall, prior to the expiration of the initial 30-day period referred to above, provide the Claimant with written notice of the extension. The board's decision shall be furnished to the Claimant and shall:

- Include specific reasons for the decision and sufficient information to identify the claim involved;
- Include specific references to the pertinent Plan provisions or other conditions on which the decision is based; and
- The availability of, and contact information for, an applicable office of insurance consumer assistance or ombudsman.

The claims procedures set forth herein shall be strictly adhered to by each participant or beneficiary under this Plan, and no judicial or arbitration proceedings with respect to any claim for the benefit hereunder shall be commenced by any such participant or beneficiary until the proceedings set forth herein have been exhausted in full.

Plan Administration and Contact Information

Plan Administration and Contact Information	
Official Plan Name	University of Idaho Retiree Death Benefit Plan
Plan Description	Fixed Death benefits for eligible retirees
Plan Administrator	University of Idaho 415 West 6 th Street (Physical Address) 875 Perimeter Drive, MS 4332 Moscow, ID 83844-4332
Type of Administration	Self Funded
Revision Date	January 2019
Agent for Service of Legal Process	University of Idaho 415 West 6 th Street (Physical Address) 875 Perimeter Drive, MS 4332 Moscow, ID 83844-4332
To Obtain More Information	Contact the following claims administrator: University of Idaho Benefit Services 415 West 6 th Street (Physical Address) Moscow, ID 83844-4332 benefits@uidaho.edu 208-885-3638