

Insurance/Survivor Benefits

Group Life/Accidental Death (work related) and Medical Benefits

APSCUF has produced this information to assist you and your family members in understanding the survivor benefits that are available in the event of an active faculty member's death.

Group Life Insurance

According to Article XXI, Fringe Benefits, Section B.1, in the Agreement between APSCUF and the State System of Higher Education (SSHE), dated July 1, 2003, to June 30, 2007, any faculty member who has completed three months of service is eligible for the Group Life Insurance Plan (GLI) at no cost to the faculty member or beneficiary. The amount of insurance each faculty member/beneficiary is entitled to is based on the faculty member's annual pay rate which was in effect on the PRECEDING January 1, rounded to the nearest \$1,000.00 but not to exceed \$50,000.00. Upon reaching the age of 70, the amount of insurance will decrease by 50%. However, when you do reach age 70, you will be eligible to purchase an individual policy for the amount of the coverage lost.

EXAMPLE

Income as of January 1	Benefit
\$37,500.00	\$38,000.00
\$37,449.00	\$37,000.00

Frequently Asked Questions:

Who is eligible?

Any faculty member who has completed three months of service is eligible. If you go on an unpaid absence during your first three months, your effective date of coverage will be extended by the number of days you were on an unpaid leave.

When is coverage terminated?

1. When failing to make the required premium payments for your insurance while on leave without benefits.
2. Being on an unpaid absence for 12 months.
3. Upon retirement or termination of SSHE employment.

What if the claim is denied?

If your beneficiary receives a denial, he or she should contact the local personnel office on campus.

Can I continue my GLI insurance upon retirement?

No, GLI benefits are terminated upon retirement.

Will my GLI benefits continue while I am on leave? When on sick or childbirth leave without pay, GLI benefits will continue for six months. When on leave without pay due to weather conditions or work schedules, GLI benefits continue for a three-month period. If your leave lasts longer than the above limits, you must pay the premiums directly to continue coverage.

Steps for Filing a Claim

1. Locate or obtain a copy of insurance policy.
2. Go to local personnel office and obtain appropriate forms.
3. Obtain a copy of the certificate of death.

If you have any questions, please contact your local personnel office.

Payments

When a claim is filed, a lump-sum payment will be made to the beneficiary. However, the faculty member may choose to change this method of payment. If a faculty member wishes to change the method of payment he/she should put the change in writing, have it approved and formally file it with the insurance company carrier. See below for the optional methods of beneficiary payments.

Monthly installments

No less than \$5.00 a month per \$1,000.00

- OR -

no more than \$10.00 per month per \$1,000.00

Accidental Death Benefits (work-related)

According to Article XXI, Fringe Benefits, Section B.2, of the Agreement between SSHE and APSCUF, dated July 1, 2003, to June 30, 2007, the SSHE/Universities will provide a \$20,000.00 Life Insurance Policy with fully paid coverage for accidental death which is work-related. Any SSHE/APSCUF faculty member who is eligible for the GLI benefit is entitled to the work-related accidental death benefit. For more information, contact your local personnel office.

Medical Coverage for Surviving Spouse and/or Dependent(s) Highmark Blue Shield

If a deceased faculty member was eligible for benefits under the SSHE/APSCUF health plan, his/her spouse and/or dependent(s) are eligible for the same benefits for the following time periods:

1. If death occurs within the first 15 days of the month, survivor benefits will end the last day of the month.
2. If death occurs within the last 14 days of the month, survivor benefits will end the 14th day of the next month.

Surviving spouses may qualify to purchase the deceased annuitant's coverage, for their lifetime, at the group rate under Act 35 of 1991 and Act 183 of 1992. If you do not qualify for purchasing benefits under these Acts, surviving spouse/dependent(s) may qualify for continuation of same benefits under the Consolidation Omnibus Reconciliation Budget Act (COBRA) of 1986. Please contact your local personnel office for more information.

Health and Welfare Benefits

If the deceased faculty member was enrolled as a permanent or temporary full-time faculty member (working both the fall and spring semesters), the surviving spouse/dependent(s) will be eligible for Health and Welfare Benefits until the end of the next full month following the death of the faculty member.

Surviving family members may qualify for continuation of the same benefits under the Consolidation Omnibus Budget Reconciliation Act (COBRA) of 1986, once the above benefits time limit expires. Contact your Health and Welfare Specialist or the Director for Membership Services for more information.