




**National Rural Electric
Cooperative Association**

A Touchstone Energy® Cooperative 

**NRECA
Group Term Life and AD&D
Insurance Plan
Summary Plan Description
For
SOUTHERN ILLINOIS POWER
COOPERATIVE
01-14050-001**

Effective Date: January 1, 2008

To Our Employees

In today's economy, you and your family need protection against the financial hardship that can happen when death or a serious injury occurs.

That's why we have arranged for Group Term Life and AD&D insurance through the National Rural Electric Cooperative Association (NRECA) Group Benefits Program.

This document is a Summary Plan Description (SPD). It explains how the Group Term Life and AD&D Insurance Plan works. It is important for you and your spouse to read the entire SPD so that you know

- What benefits are available for you, your spouse and your children
- When you, your spouse or your children are eligible for benefits
- What policies and procedures you need to follow to receive your benefits
- Who you should contact for help or information about your benefits

For an overview of your benefit options, refer to the benefit chart in the *Benefits at a Glance* section. It will give you a brief description of your benefit options, who pays for each option and which job classifications are not covered.

This SPD represents the Plan, but is not a replacement for the actual Plan documents. If there are any inconsistencies between what is written in this SPD and what is written in the master Plan document, the master Plan document will govern in all cases.

Your employer reserves the right, in its sole discretion, to modify or terminate the Plan at any time. Any change will supersede the information contained in this SPD. You will be sent updates, when necessary, to describe any changes in the Plan.

This SPD is not a contract and participation in this Plan does not guarantee employment by any participating employer or other entity.

If you have any questions, please contact the benefits administrator at your employer, or call the NRECA Member Contact Center at 866.673.2299, Monday through Friday, from 7 a.m. to 7 p.m. Central Time.

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Please note

The Definitions section lists the terms used in this booklet and explains how they are defined by the Plan. Refer to this section if you have any questions about the meaning of specific words or phrases.

YOUR LIFE AND AD&D INSURANCE PLAN

You and your eligible spouse and children may choose to participate in the NRECA Group Term Life and Accidental Death & Dismemberment (AD&D) Insurance Plan (Plan) that is part of the NRECA Group Benefits Program.

Group means you are covered for life and AD&D insurance only while you are eligible to be part of the group – in this case, the employees at your employer.

Term means that you are covered only for a specified term – in this case, so long as you are employed by your employer.

Insured means that the NRECA Group Benefit Program has purchased the insurance coverage from MetLife. As the claims adjudicator, MetLife processes your claims and approves the payment of benefits to you or your beneficiary, based on your eligibility for benefits as determined by NRECA and your employer.

Questions?

If you have questions or need more information about your life and AD&D insurance benefits

1. Contact the **benefits administrator at your employer**

**SOUTHERN ILLINOIS POWER COOPERATIVE
11543 LAKE OF EGYPT ROAD
MARION, IL 62959**

2. Call the **NRECA Member Contact Center** at 866.673.2299, Monday through Friday, from 7 a.m. to 7 p.m. Central Time
3. Visit the **NRECA Employee Benefits web site** 24 hours a day, 7 days a week
 - Log in to Cooperative.com
 - Click NRECA Employee Benefits in the left-hand menu (or My Benefits under your name)

OVERVIEW OF YOUR BENEFITS

Benefits at a Glance

In the table below and the chart that follows is an overview of the group term life insurance and accidental death & dismemberment (AD&D) coverage offered by your employer.

Key Information	
When benefits are paid	<ul style="list-style-type: none"> • Upon your death, your life insurance benefits are paid to your beneficiary • If your death was due to an accident, your beneficiary also will receive your accidental death benefits • Accidental dismemberment benefits are paid if you lose an arm, leg, hand, foot, sight in your eye, speech or hearing or if you become paralyzed; how much you receive will depend on the loss • If you select life or AD&D coverage for your spouse or children, the beneficiary you choose will receive those benefits upon their death, and you or your spouse will receive the accidental dismemberment benefits
Salary Multiple Plan	<ul style="list-style-type: none"> • For some benefits, you may choose a benefit level based on a multiple of your salary—one times (1x), two times (2x), three times (3x), four times (4x) or five times (5x) • Your salary is your base annual pay, rounded up to the next multiple of \$1,000 • Base annual pay is your pay for a normal work week, not exceeding 40 hours; it does not include bonus or overtime pay
Statement of Health (SOH)	<ul style="list-style-type: none"> • Either you or your spouse must complete a statement of health (SOH) to determine if you, your spouse or your children can be insured by the Plan <ul style="list-style-type: none"> ○ For certain levels of life insurance (see <i>Supplemental Life</i> and <i>Spouse Life</i>) ○ For <i>any increase</i> in the amount of insurance that you choose in future years ○ For <i>any amount</i> of insurance if you do not enroll in the Plan within 31 days of when you, your spouse or your children are first eligible (see <i>Late Enrollment</i>) • If the benefits level you choose is denied due to the SOH, you will automatically be enrolled in the highest benefit amount that does not require a SOH. The benefit amount that does not require a SOH is also called the guaranteed issue.

Benefits Overview Chart

In the chart starting on the next page is an overview of the benefits available and your coverage options.

Your employer may pay all, part or none of the cost of your life and AD&D coverage. You may be responsible for some or all of the cost of your coverage, as well as coverage for your spouse and your children. See the "Who Pays" column of the chart.

For each benefit, your benefits administrator will give you the specific information about

- the costs the employer will pay
- the costs that you must pay if you choose that coverage

See **When Coverage Begins** for the **Eligibility Waiting Period**, if any, that you must meet before you are eligible for coverage.

Key to Benefits Overview Chart:

Who Pays

Employer	Your employer pays the full cost of the premium
Employee	You pay the full cost of the premium
Employer and Employee	Both you and your employer pay part of the premium
Retiree	You pay the full cost of the premium for Retired Life
Employer and Retiree	Both you and the employer pay part of the premium for Retired Life
N/A	Not applicable

See the Eligibility section under **Who is Not Covered** for a list of job classifications that are not eligible for coverage under the Group Term Life Insurance Plan.

Detailed information on these benefits is provided in the *Your Benefits* section.

BENEFIT LEVEL

COVERAGE

WHO PAYS

Basic Life and AD&D

	<ul style="list-style-type: none"> • Covers employee only • Maximum benefit for <i>either</i> Basic Life or Basic AD&D is the lower amount of <ul style="list-style-type: none"> o the benefit level selected by your employer, or o \$1,000,000 • Benefit reduced if you are age 70 or older 	
<p>Life— 3 x Salary</p> <p>AD&D—</p>	<ul style="list-style-type: none"> • Life Insurance benefit equal to three times your base annual pay • Accidental dismemberment benefit is a maximum of your Basic Life insurance benefit amount • Accidental death benefit is the same as your Basic Life insurance benefit amount • Accidental death benefit paid in addition to the life insurance benefit • Additional benefits included in this plan for you: <ul style="list-style-type: none"> * Spouse Education * Child Education * Using a Seat Belt * Having Air Bags * Child Care * Hospital Confinement 	Employer

Supplemental Life

	<ul style="list-style-type: none"> • Covers only you, the employee • Only available if you are covered for Basic Life and AD&D • This Supplemental Life insurance benefit is paid in addition to the Basic Life insurance benefit provided by your employer • Your employer pays all, part or none of the premium for certain benefit levels <ul style="list-style-type: none"> o You may choose a higher benefit level o You pay the difference in cost between the amount the employer pays and the premium for the benefit level you choose • Maximum benefit of \$1,500,000 for Supplemental Life • Maximum <i>combined</i> benefit for Basic Life <i>and</i> Supplemental Life is the lower of <ul style="list-style-type: none"> o the benefit levels your employer and you selected and have been approved, or o eight times (8x) your base annual pay, or o \$2,500,000 	
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BENEFIT LEVEL**COVERAGE****WHO PAYS**

	<ul style="list-style-type: none"> • Premiums based on your age <ul style="list-style-type: none"> ○ as of January 1 of the current year ○ in five-year age bands, such as 25-29, 30-34, 35-39, etc. • Benefit reduced if you are age 70 or older 	
1x salary	<ul style="list-style-type: none"> • Life insurance benefit equal to your base annual pay 	Employee
2x salary	<ul style="list-style-type: none"> • Life insurance benefit equal to twice your base annual pay 	Employee
3x salary	<ul style="list-style-type: none"> • Life insurance benefit equal to three times your base annual pay 	Employee
4x salary	<ul style="list-style-type: none"> • Life insurance benefit equal to four times your base annual pay 	Employee
5x salary	<ul style="list-style-type: none"> • Life insurance benefit equal to five times your base annual pay 	Employee

Spouse Life

	<ul style="list-style-type: none"> • Covers only employee's spouse • Spouse can be covered only if you are covered for Basic Life and AD&D • Spouse's benefit level can not be higher than your Basic Life and Supplemental Life benefit combined • Your employer pays all, part or none of the premium for certain benefit levels <ul style="list-style-type: none"> ○ You may choose a higher benefit level ○ You pay the difference in cost between the amount the employer pays and the premium for the benefit level you choose • Premiums based on your age <ul style="list-style-type: none"> ○ as of January 1 of the current year ○ in five-year age bands, such as 25-29, 30-34, 35-39, etc. • Spouse's benefit ends when your spouse reaches age 70 	
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BENEFIT LEVEL**COVERAGE****WHO PAYS**

BENEFIT LEVEL	COVERAGE	WHO PAYS
\$ 10,000	<ul style="list-style-type: none"> Spouse's benefit may be reduced when your Basic Life and Supplemental Life benefits are reduced after you reach age 70 or older 	Employer and Employee
\$ 25,000	<ul style="list-style-type: none"> \$10,000 life insurance benefit for your spouse Your Basic Life amount must equal at least \$10,000 \$25,000 life insurance benefit for your spouse Your Basic Life amount must equal at least \$25,000 	Employee
\$ 50,000	<ul style="list-style-type: none"> \$50,000 life insurance benefit for your spouse Your Basic Life amount must equal at least \$50,000 	Employee
\$ 75,000	<ul style="list-style-type: none"> \$75,000 life insurance benefit for your spouse Your Basic Life amount must equal at least \$75,000 	Employee
\$ 100,000	<ul style="list-style-type: none"> \$100,000 life insurance benefit for your spouse Your Basic Life amount must equal at least \$100,000 	Employee
Child Life		
\$ 10,000	<ul style="list-style-type: none"> Covers only your children Children can be covered only if you are covered for Basic Life and AD&D Each child will be covered from one hour after birth to age 19; may be covered to age 25 if full-time student (<i>see Eligibility</i>) \$10,000 life insurance benefit for each of your children Same premium whether you have one child or more than one child 	Employer and Employee
Supplemental AD&D		
	<ul style="list-style-type: none"> Covers only you, the employee Only available if you are covered for Basic Life and AD&D This Supplemental AD&D insurance benefit is paid in addition to the Basic AD&D insurance benefit provided by your employer Your employer pays all, part or none of the premium for certain benefit levels 	

**BENEFIT
LEVEL****COVERAGE****WHO
PAYS**

	<ul style="list-style-type: none"> o You may choose a higher benefit level o You pay the difference in cost between the amount the employer pays and the premium for the benefit level you choose • Maximum benefit of \$1,500,000 for Supplemental AD&D • Maximum <i>combined</i> benefit for Basic AD&D and Supplemental AD&D is the lower amount of <ul style="list-style-type: none"> o the benefit levels your employer and you selected and have been approved, <i>or</i> o eight times (8x) your base annual pay, <i>or</i> o \$2,500,000 • Benefit reduced if you are age 70 or older 	
1x salary	<ul style="list-style-type: none"> • AD&D benefit equal to your base annual pay 	Employee
2x salary	<ul style="list-style-type: none"> • AD&D benefit equal to two times your base annual pay 	Employee
3x salary	<ul style="list-style-type: none"> • AD&D benefit equal to three times your base annual pay 	Employee
4x salary	<ul style="list-style-type: none"> • AD&D benefit equal to four times your base annual pay 	Employee
5x salary	<ul style="list-style-type: none"> • AD&D benefit equal to five times your base annual pay 	Employee
Supplemental Family AD&D		
	<ul style="list-style-type: none"> • Covers your spouse and/or your children • Only available if you choose Supplemental AD&D for yourself • Spouse and/or child benefit is a percentage of your Supplemental AD&D benefit • Additional benefits included in this plan for your spouse and your children: <ul style="list-style-type: none"> o Common Disaster o Using a Seat Belt o Having Air Bags 	Employee

BENEFIT LEVEL**COVERAGE****WHO PAYS**

Spouse only	<ul style="list-style-type: none"> Your spouse is covered for 50% of your Supplemental AD&D benefit amount This option applies if you have no children enrolled in the Plan 	
Spouse and Child	<ul style="list-style-type: none"> For your spouse – 40% of your Supplemental AD&D benefit amount For each of your children – 10% of your Supplemental AD&D benefit amount This option applies if your spouse and your children are enrolled in the Plan 	
Child only	<ul style="list-style-type: none"> Each of your children is covered for 15% of your Supplemental AD&D benefit amount This option applies if you are not married 	
Retired Life		
	<ul style="list-style-type: none"> Covers retiree only Your employer pays all, part or none of the premium for certain benefit levels <ul style="list-style-type: none"> You may choose a higher benefit level <i>only</i> when you retire You may choose a lower benefit level during your employer's annual enrollment or when a Life Event occurs (see <i>Life Event</i>); however, you will not be able to increase your benefit at a later time You pay the difference in cost between the amount the employer pays and the premium for the benefit level you choose Premium based on your age when you retire Life insurance benefit of \$5,000 	Employee
\$5,000		Employee
\$10,000	<ul style="list-style-type: none"> Life insurance benefit of \$10,000 	Employee
\$15,000	<ul style="list-style-type: none"> Life insurance benefit of \$15,000 	Employee
\$20,000	<ul style="list-style-type: none"> Life insurance benefit of \$20,000 	Employee
Retired Life benefit prior to 2008	<ul style="list-style-type: none"> If you retired before your employer's renewal date in 2008, your Retired Life benefit is the same as it was prior to the 2008 renewal date 	Talk to your benefits administrator

**BENEFIT
LEVEL**

COVERAGE

**WHO
PAYS**

- You continue to be covered for that pre-2008 benefit as long as you are eligible

ELIGIBILITY

WHO IS ELIGIBLE

You

You are eligible to participate in the Group Term Life and Accidental Death & Dismemberment Insurance Plan if you are an **Active Employee** who

- is in a covered job classification, *and*
- has worked, or expects to work, at least 1,000 hours during your first 12 months in a covered job classification, *and*
- continues to work at least 1,000 hours during subsequent calendar years, *and*
- has completed the eligibility waiting period, if any, for your employer (see *When Coverage Begins*), *and*
- is actively at work on the day your coverage begins, *or*
- has worked at another rural electric employer within the past 6 months and meets these conditions.

You are eligible to participate in the Retired Life plan if you are a **Retired Employee** meeting the requirements of your employer.

Husband and Wife have the Same Employer

If a husband and wife both work for the same cooperative or both work for cooperatives that participate in NRECA's Group Term Life plan, then the following Group Term Life coverage is allowable, provided each employee is eligible for coverage separately.

- Husband **and** wife may separately be enrolled in Basic Life
- Husband **and** wife may separately be enrolled in Supplemental Life and Supplemental AD&D
- Husband **and** wife may each elect the Family AD&D option for their spouse and child
- Husband **and** wife may each elect the Spouse Life option for their spouse
- Husband **or** wife (**but not both**) may elect Child Life

If You Become a Director

If you become a director, you may choose to enroll in a Director's Life or Director's AD&D plan that may be available through that cooperative.

If you choose the Director's Life and AD&D Plan or the Director's AD&D Only Plan, any other NRECA-sponsored group term life and AD&D insurance coverage you have will end.

This includes any coverage you have as an Active Employee at the same or different cooperative, or Retired Life coverage at the same or a different cooperative.

You may convert your group life insurance coverage to an individual policy (see *Continuing Your Coverage*). At that point, your coverage is no longer part of the cooperative's benefits. You are responsible for paying the premiums and following the rules to keep your individual coverage. You cannot convert the AD&D coverage.

Please note: when your term as a director ends, you may not re-enroll in any Life or AD&D plan that you had before becoming a director.

Check with the benefits administrator for information about the Director's Life and AD&D Plan and the Director's AD&D Only Plan.

Your Spouse

In addition to you, your spouse is eligible for coverage if:

- You are an Active Employee, *and*
- You and your spouse are legally married, or your "common-law spouse" has applied for consideration by the Plan and been approved, *and*
- He or she is not serving in the military.

Your Children

In addition to you, each of your children is eligible for coverage if you are an Active Employee and your child is:

- your legal child through birth, adoption or guardianship, *and*
- unmarried, *and*
- under age 19, or is under age 25 and a full-time student at an accredited educational institution, *and*
- not serving in the military.

Children who live with you in a child-parent relationship—such as step-children or children placed for adoption—may be eligible if:

- You have requested and been approved by NRECA to include them as dependents
 - Complete and submit the special form that you can get from your benefits administrator, *and*
 - Provide any additional documents NRECA requests as part of your application process.
- and*

-
- The children meet the age and status conditions listed above.

Full-time Student

Your child is considered a full-time student if he or she

- is considered a full-time student by the institution where your child is enrolled or has a signed letter of acceptance, *and*
- attends as a full-time student for the standard school year which includes
 - the Fall semester and the Spring semester for schools on a semester system, *or*
 - three consecutive quarters for schools on a quarter schedule.

Your child will no longer be eligible as a full-time student whenever he or she

- gets married, *or*
- reaches age 25, *or*
- graduates and does not continue as a full-time student, *or*
- drops out of school unless for a reason approved by NRECA, *or*
- does not continue to carry a full-time student course load, *or*
- does not return to school.

If your child leaves school because of a personal health problem, his or her coverage may continue if:

- You apply to continue his or her coverage; ask your benefits administrator for the Incapacitated Dependent Provision form, *and*
- You submit the application to your benefits administrator within 31 days of the date that the health problem began, *and*
- NRECA approves your application and extends coverage through the date specified in the approval letter.

Children with Disabilities

If your child becomes disabled, he or she may still be eligible for coverage under the Plan **after the maximum age** if:

- He or she is incapable of caring for himself or herself, *and*
- He or she is unmarried, *and*
- He or she was covered by the Plan when the disability occurred, *and*
- You provide satisfactory proof of your child's disability to NRECA within 31 days after coverage would end due to your child's age, *and*
- He or she continues to be disabled and you provide additional proof when requested.

Who is Not Covered

This Plan does not have any excluded job classifications, positions or titles.

If you have any questions, contact your Benefits Administrator.

WHEN COVERAGE BEGINS

For You

You are covered by the Plan after you have

- completed the eligibility waiting period, if any, for your employer (*See Eligibility Waiting Period below*), and
- met all the eligibility requirements (see *Who is Eligible*), and
- completed and submitted a paper or online enrollment form in a timely manner (see *Enrolling in the Plan*), and
- completed the Statement of Health, if required (see *Provide Statement of Health When Needed*).

You must pay your share of the cost of your coverage, if any, in order to keep your coverage.

When you are a **new hire and/or complete the eligibility waiting period** at your employer, your coverage is effective on the later of

- the first day that you are eligible for coverage, *or*
- the date that you submit a completed enrollment form

When you enroll or change your coverage due to a **Life Event** (see below), your coverage is effective on the later of

- the first day that you are eligible for coverage, *or*
- the date that you submit a completed enrollment form

When you enroll or make changes in your coverage during **your employer's annual enrollment**, your coverage is effective on your employer's renewal date.

Eligibility Waiting Period

Your eligibility waiting period is the same for all the life and AD&D insurance options, except for Retired Life.

There is no waiting period before you are eligible for coverage.

Actively at Work

If you are not Actively at Work on the day your coverage starts, then your coverage will begin on the day you return to work.

Actively at Work (also referred to as the Active Work Requirement) means that you must

-
- be present to work at your employer's business location, or at other locations to which your employer requires you to travel, *and*
 - be there on a day that is one of your employer's scheduled work days, *and*
 - perform all of the regular duties of your job on a full-time basis on that day.

You are considered Actively at Work on a day that is not one of your employer's regularly scheduled work days only if you were Actively at Work on the preceding scheduled work day.

You also are Actively at Work if you are on an employer-approved leave of absence.

However, if you are staying in a hospital, another institution or at home for medical care or treatment on the date your coverage otherwise would become effective, you are *not* Actively at Work. Your eligibility to participate in the Plan will be postponed until you receive a final medical release from the medical confinement and are Actively at Work.

If you are not Actively at Work on the date that coverage for your spouse or your children would take effect, their coverage will take effect on the day you are Actively at Work and the Additional Requirement for Spouse and Children is satisfied. (See later in this section.)

For Your Spouse

You must be enrolled in the Plan before your spouse can be covered. Your spouse's coverage begins on the date that

- your coverage begins, if you are married and enrolled your spouse at the same time that you enrolled in the Plan, *or*
- you got married, if you enrolled your spouse before the date of your marriage, *or*
- you enrolled your spouse, if it is within the first 31 days of the date of your marriage, *or*
- your spouse is approved by NRECA, if you wait to enroll your spouse more than 31 days after the date of your marriage.

Additional Requirement for Your Spouse and Children

On the day that your spouse or child's coverage is scheduled to take effect, your spouse or child must not be:

- confined at home under a Physician's care;
- receiving or applying to receive disability benefits from any source; or
- in the hospital.

If your spouse or child does not meet this requirement, his or her coverage will take effect on the date he or she is no longer:

- confined at home;
- receiving or applying to receive disability benefits from any source; or

-
- in the hospital.

For Your Children

You must be enrolled in the Plan before your children can be covered. Your child's coverage begins on the date that

- your coverage begins, if you enrolled your child at the same time that you enrolled in the Plan, *or*
- your child was born, if you enrolled your child within 31 days of the date of birth, *or*
- your child was adopted, if you enrolled your child before the date the adoption was finalized, *or*
- his or her coverage was approved by NRECA, if you enrolled the child placed with you for adoption while you were waiting for NRECA to approve his or her eligibility, *or*
- his or her coverage was approved by NRECA, if you enrolled the child living with you while you were waiting for NRECA to approve his or her eligibility, *or*
- you enrolled your child, if it is within the first 31 days of the day your child was eligible for coverage – the date that
 - Your child was born, *or*
 - Your child's adoption was finalized, *or*
 - Your child's eligibility was approved by NRECA, *or*
- your child is approved by NRECA, if you wait to enroll him or her after the first 31 days that he or she is eligible for coverage

See your benefits administrator for instructions on how to enroll a child that is not your natural or legal child.

Life Event

You may enroll, change or drop your coverage **within 31 days** of one of the following Life Events:

- You get married
- You get divorced
- You have a baby
- You adopt a child
- You become a child's legal guardian
- The death of your spouse
- The death of your child

Age-related Event

You may change, drop or convert your coverage **within 31 days** of one of the following Age-related Events:

- You reach age 70 and your benefits, or your spouse's benefits, are reduced
- Your spouse reaches age 70 and is no longer eligible for coverage
- Your child reaches age 19, or age 25 if a full-time student, and is no longer eligible for coverage
- Your child is between ages 19-25 and is no longer a full-time student and no longer eligible for coverage

See *Continuing Your Coverage* for more information on converting some or all of your coverage to an individual policy.

Late Enrollment

If you do not enroll yourself, your spouse or your children **within 31 days** of the date when you first became eligible, or within 31 days of a qualified Life Event,

- You must complete a Statement of Health for each person being insured (you, your spouse or your children) before you can be covered for *any* benefit amount, *and*
- You cannot enroll until your employer's next annual enrollment period, *and*
- Your coverage, as well as coverage for your spouse and/or your children, does not start until the date it is approved by the NRECA.

Check with your benefits administrator to find out whether your employer has any additional requirements.

ENROLLING IN THE PLAN

Complete an Enrollment Form

Before you, your spouse or your children are covered for life and AD&D, you must enroll in the Plan. Your benefits administrator can provide you with instructions on how to enroll.

When you start working for your employer, your benefits administrator will review the life and accidental death & dismemberment options available to you during your initial benefits orientation.

You automatically will be enrolled in any benefits that your employer is providing at no cost to you. Your employer is paying the full cost of those benefits.

Provide Statement of Health When Needed

You will have to complete a Statement of Health (SOH) to determine if you can be insured by the Plan when you

- enroll for certain benefits, *or*
- increase your coverage to a higher benefit amount during future annual enrollment periods, *or*
- enroll after 31 days of the date when you, your spouse or your child was first eligible to participate in the Plan (see *Late Enrollment*).

If a Statement of Health is required, you will be asked to complete one or more Statement of Health forms when you enroll. In some cases, MetLife may ask you for additional information, such as a physician's report.

You do not have to provide a Statement of Health if you

- are eligible to participate in the Plan, *and*
- enroll or increase your coverage within 31 days of the date
 - that you are first eligible for coverage, *or*
 - of a Life Event (see *Life Event*)*and*
- select benefit amounts that are guaranteed issue and do not require a SOH (see *Supplemental Life and Spouse Life*).

Guaranteed issue is the amount of insurance you can receive without a Statement of Health. For some benefits, guaranteed issue is only available when

- These plans are first offered by your employer, *or*
- You, your spouse and/or your child are first eligible for benefits, *or*