

## 2016 ANNUAL UPDATE OF M/C GROUP LIFE INSURANCE PLAN GENERAL INFORMATION FOR NYS RETIRED ENROLLEES

### SMOKER/NON-SMOKER STATUS

If you are enrolled as a “smoker” but you have not smoked since September 1, 2015, you may apply at this time for the non-smoker rate. To take effect this year, a written request must be submitted to the M/C Life Insurance Unit by September 30, 2016. (Your smoker status is listed below your name in the coverage update box of your 2016 M/C Life Insurance update notification.)

### BENEFICIARY DESIGNATION

Your beneficiary designation should be updated periodically to ensure that we have current addresses on file for all of your beneficiaries. A beneficiary designation form is located at [http://www.cs.ny.gov/otherben/images/Group\\_Term\\_Life\\_Insurance\\_Beneficiary\\_Designation.pdf](http://www.cs.ny.gov/otherben/images/Group_Term_Life_Insurance_Beneficiary_Designation.pdf). If you would like to update your designation, notify the M/C Life Insurance Unit.

### DIVORCE

New York State law provides that a divorce or annulment of a marriage revokes a beneficiary designation made by the divorced individual (the M/C Life Insurance enrollee) for the benefit of the former spouse. There is an exception to the automatic revocation. If the terms of a legal document, such as a court order, specifically provides otherwise, the designation of the ex-spouse as beneficiary is not revoked. This law applies to marriages that end on or after July 7, 2008 or where the divorce occurred prior to July 7, 2008 and the enrollee’s death occurs on or after July 7, 2008.

The law does not affect the rights of enrollees to designate anyone they choose, including the ex-spouse, as beneficiary. Should the enrollee wish to keep their ex-spouse as beneficiary after the original designation becomes void, they may do so. **To name an ex-spouse as beneficiary, the enrollee must complete a new beneficiary designation form indicating the relationship to the beneficiary as “ex-spouse.”**

### DOMESTIC PARTNER COVERAGE

You may cover a domestic partner if the individual meets the NYSHIP eligibility requirements for domestic partnership. Contact the M/C Life Insurance Unit for information regarding eligibility, enrollment procedures and coverage dates.

### CHILD COVERAGE

You may cover a child if the child(ren) meets the NYSHIP eligibility requirements. Contact the M/C Life Insurance Unit for information regarding eligibility, enrollment procedures and coverage dates.

When you no longer have an eligible dependent child, please notify the M/C Life Insurance Unit. We will provide you with the forms to cancel your dependent child coverage and adjust your premium. **This is not automatic; you must advise us.** Upon the loss of eligibility, your child may be entitled to convert to an individual policy with Metropolitan Life without proof of insurability. If you wish to exercise this conversion privilege, request a conversion form from the M/C Life Insurance Unit.

### REDUCTION IN COVERAGE

If you reach age 65 on or before September 1, 2016 and you chose a multiple of salary for your personal coverage amount, your coverage will be reduced by 35%, but not below \$15,000. If you wish to convert the amount of coverage lost to a private policy, you must advise the M/C Life Insurance Unit and we will send you a conversion form. If you reach age 70 on or before September 1, 2016, and your personal coverage with the Program is more than \$15,000, your coverage will be reduced to \$15,000. If your coverage is reduced, your spouse’s coverage may also be reduced. Spouse coverage is limited to 50% of the enrollee’s coverage up to a maximum amount of \$ 20,000.

### ACCIDENTAL DEATH and DISMEMBERMENT (AD&D) COVERAGE

If you have not yet reached age 70, you are covered for AD&D coverage up to a maximum amount of \$250,000. This benefit is affected by the mandatory age reduction at age 65. For enrollees choosing a multiple of salary option facing a mandatory age reduction, AD&D coverage will not go below \$15,000. Once you reach age 70, your AD&D coverage ceases.

## PREMIUM RATE SCHEDULE

### MONTHLY RATE SCHEDULE - RATES EFFECTIVE SEPTEMBER 1, 2016 EMPLOYEE LIFE AND AD&D

Enrollee's Age	Life Insurance		AD&D	Spouse's Life Per \$1,000 ** (Enrollee's Age)	Children's Life ***
	Non-Smoker Rate Per \$1,000	Smoker Rate Per \$1,000	Per \$1,000*		
45 TO 49	.114	.144	.006	.222	.550
50 TO 54	.173	.220	.006	.342	.550
55 TO 59	.326	.406	.006	.544	.550
60 TO 64	.501	.627	.006	.783	.550
65 TO 69	.965	1.206	.006	1.147	.550
70 and over	1.567	1.957	N/A	1.430	.550

\* Maximum AD&D coverage is \$250,000. AD&D coverage ceases at age 70

\*\* Equal to 50% of enrollee coverage with a maximum of \$20,000

\*\*\* This \$0.550 premium cost provides \$4,000 coverage for each eligible child

#### WHEN YOU CAN EXPECT THIS CHANGE

If you are billed for your Life Insurance premiums directly by the Employee Benefits Division, changes in your premium and/or coverage will be reflected in the billing statement you receive in August.

If you have authorized deductions from your pension, changes in your premium and/or coverage will be reflected in your August 31, 2016 pension.

**If your address has changed this past year, send a letter notifying Employee Benefits Division of your address change to:**

ATTN: M/C Life Insurance Unit  
New York State Department of Civil Service  
Employee Benefits Division  
Albany, NY 12239

If you believe your deduction or billing statement is incorrect, or you need additional assistance, including how to complete a form, contact the **M/C Life Insurance Unit** at **(518) 473-3496**. You may also obtain general information and forms from the Civil Service Department web site at [www.cs.ny.gov](http://www.cs.ny.gov).