

**MICHIGAN CONFERENCE OF
TEAMSTERS WELFARE FUND**

Retiree Death Benefit Program

Highlights

- Provides \$1,000 to \$10,000 (you choose the amount) in death benefits for you and your spouse.
- Rates are fixed and are determined by the individual's (retiree or spouse) age at the time of the retiree's initial participation in the Retiree Medical Program.
- No medical questions will be asked.
Guaranteed issue for all eligible Retirees and Spouses.



Retiree Department
Michigan Conference of Teamsters
Welfare Fund
2700 Trumbull Ave.
Detroit, MI 48216



Retiree Death Benefit Program

The Retiree Death Benefit Program provides death benefits for participating Retiree Medical Program retirees and their spouses.

How Much Coverage is Available and What are the Contribution Rates?

Eligible retirees and their spouses individually may choose the amount of Death Benefit each wishes to have, from \$1,000 up to \$10,000. The quarterly contribution rate for each benefit amount is determined by the individual's (i.e. retiree or spouse) age at the time of the retiree's initial participation in the Retiree Medical Program. The chart below provides the quarterly contribution rates per each \$1,000 of death benefits. If you are not within the age range listed, please call MCTWF's Retiree Department to obtain your contribution rate.

Age at Enrollment	Quarterly Contribution Rate Per Death Benefit Amount									
	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
50	\$6.30	\$12.60	\$18.90	\$25.20	\$31.50	\$37.80	\$44.10	\$50.40	\$56.70	\$63.00
51	\$6.66	\$13.32	\$19.98	\$26.64	\$33.30	\$39.96	\$46.62	\$53.28	\$59.94	\$66.60
52	\$7.02	\$14.04	\$21.06	\$28.08	\$35.10	\$42.12	\$49.14	\$56.16	\$63.18	\$70.20
53	\$7.41	\$14.82	\$22.23	\$29.64	\$37.05	\$44.46	\$51.87	\$59.28	\$66.69	\$74.10
54	\$7.83	\$15.66	\$23.49	\$31.32	\$39.15	\$46.98	\$54.81	\$62.64	\$70.47	\$78.30
55	\$8.55	\$17.10	\$25.65	\$34.20	\$42.75	\$51.30	\$59.85	\$68.40	\$76.95	\$85.50
56	\$9.03	\$18.06	\$27.09	\$36.12	\$45.15	\$54.18	\$63.21	\$72.24	\$81.27	\$90.30
57	\$9.27	\$18.54	\$27.81	\$37.08	\$46.35	\$55.62	\$64.89	\$74.16	\$83.43	\$92.70
58	\$10.14	\$20.28	\$30.42	\$40.56	\$50.70	\$60.84	\$70.98	\$81.12	\$91.26	\$101.40
59	\$10.71	\$21.42	\$32.13	\$42.84	\$53.55	\$64.26	\$74.97	\$85.68	\$96.39	\$107.10
60	\$11.91	\$23.82	\$35.73	\$47.64	\$59.55	\$71.46	\$83.37	\$95.28	\$107.19	\$119.10
61	\$12.63	\$25.26	\$37.89	\$50.52	\$63.15	\$75.78	\$88.41	\$101.04	\$113.67	\$126.30
62	\$13.38	\$26.76	\$40.14	\$53.52	\$66.90	\$80.28	\$93.66	\$107.04	\$120.42	\$133.80
63	\$14.22	\$28.44	\$42.66	\$56.88	\$71.10	\$85.32	\$99.54	\$113.76	\$127.98	\$142.20
64	\$15.09	\$30.18	\$45.27	\$60.36	\$75.45	\$90.54	\$105.63	\$120.72	\$135.81	\$150.90

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 313-964-2400

What are the Eligibility Requirements?

Retirees: To be eligible for coverage under the Retiree Death Benefit Program a retiree must:

1. Be enrolled in the Retiree Medical Program; and
2. File a completed application for enrollment by the later of 90 days after his MCTWF Retirement Date or 30 days after the date of MCTWF's letter approving the application for enrollment in the Retiree Medical Program.

Spouse of Retiree: To be eligible for coverage under the Retiree Death Benefit Program, a retiree's spouse must:

1. Be enrolled in the Retiree Medical Program; and
2. File a completed application for enrollment by the later of 90 days after the retiree's MCTWF Retirement Date or 30 days after the date of MCTWF's letter approving the application for enrollment in the Retiree Medical Program.

Special Circumstances:

A retiree who marries after enrolling in the Retiree Death Benefit Program may obtain spouse coverage under the Retiree Death Benefit Program by filing a completed application for enrollment within 90 days after the marriage.

If a retiree met the requirements for eligibility, but died before enrolling in the Retiree Death Benefit Program, the surviving spouse may obtain coverage by filing a completed application for enrollment by the later of 90 days after the retiree's MCTWF Retirement Date or 30 days after the date of MCTWF's letter approving the application for enrollment in the Retiree Medical Program.

Upon the death of a retiree, the retiree's surviving spouse who is covered under the Retiree Death Benefit Program may continue coverage by continuing to make timely contributions to MCTWF in the amounts on the schedule established by the Trustees for spouse coverage under the Retiree Death Benefit Program.

How Do I Enroll in the Retiree Death Benefit Program?

To enroll in the Retiree Death Benefit Program, a retiree and/or eligible spouse, must file a completed *Retiree Death Benefit Application Form* with the MCTWF office by the later of 90 days after the retiree's MCTWF Retirement Date or 30 days after the date of MCTWF's letter approving the application for enrollment in the Retiree Medical Program.

What Happens After I Submit My Application?

1. Within 30 days after receiving the *Retiree Death Benefit Program Application Form*, the MCTWF office will notify the retiree and/or spouse of eligibility for the Retiree Death Benefit Program. If eligibility is granted MCTWF will provide a *Retiree Death Benefit Program Election Form* to the retiree and/or spouse.
2. Within 30 days following the date on the *Retiree Death Benefit Program Election Form*, the retiree and/or spouse must file the completed election form with the MCTWF office along with a contribution for three months (one quarter). Coverage will commence on the first day of the following month if postmarked or hand delivered on or before the 20th of the month.

Example: If your return envelope is postmarked or hand delivered to MCTWF on or before January 20th coverage will commence on February 1st. If your return envelope is postmarked or hand delivered after January 20th coverage will commence on March 1st.

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How Do I Make My Contributions?

Quarterly contributions under the Retiree Death Benefit Program will be based on the individual's (retiree or spouse) age at the time of the retiree's initial participation in the Retiree Medical Program. The first contribution for a three-month period (quarter) must be filed with MCTWF along with the completed *Retiree Death Benefit Program Election Form*. Thereafter, contributions must be paid for each successive quarter and must be filed with MCTWF on or before the 20th day of the month preceding the quarter for which payment is due. Upon receiving a quarterly contribution, MCTWF will send a statement to the retiree and/or spouse for the following quarter. *Contributions will not be accepted beyond the current quarterly contribution period due. All contributions received must include the social security number of each eligible participant.*

Example: Retiree mails the *Retiree Death Benefit Program Election Form* with quarterly contributions for himself and his wife. The forms are postmarked July 19th and the quarterly contributions are timely. Coverage for the retiree and his wife commences on August 1st, and covers the period from August 1st through October 31st. MCTWF then sends a statement for November 1st through January 1st, due on October 20th.

Failure by MCTWF to provide a statement for quarterly contributions does not relieve a retiree or spouse from the obligation to make timely contributions. It is the responsibility of each retiree and/or spouse to send timely payments to MCTWF. Coverage under the Retiree Death Benefit Program will terminate if contributions are not filed with MCTWF within the time required. Late contributions will be accepted if payment for the quarter past due is received by the 15th of the month following the quarter due, together with a \$50 late fee. Participants who have not made payment by the last business day of the quarter for which a payment is due will be sent a late notice reflecting the above. If the required payments are not received by the 15th of the month following the quarter due, coverage will be terminated, regardless of the reason (including non-receipt of the late notice). There will be no reinstatement of coverage under the Retiree Death Benefit Program following termination.

Can My Coverage be Terminated?

Coverage under the Retiree Death Benefit Program for a retiree or spouse will cease upon the first to occur of the following events:

1. The date the retiree dies, or, for spouse coverage, the date the spouse dies; or
2. Failure to file a contribution within the time required; or
3. The date of termination of the Retiree Death Benefit Program as determined by the Trustees or an amendment to the Retiree Death Benefit Program eligibility requirements by the Trustees that make the retiree or spouse no longer eligible for coverage under the Retiree Death Benefit Program.

Can I Reinstate My Coverage or Get My Contributions Refunded?

A retiree or spouse whose coverage under the Retiree Death Benefit Program ceases as a result of the failure to file a quarterly contribution when due has no right to re-enroll under the Retiree Death Benefit Program.

Contributions are non-refundable upon the termination of coverage under the Retiree Death Benefit Program. Furthermore, contributions attributable to unexpired portions of a quarter are not refundable upon the termination of coverage under the Retiree Death Benefit Program.

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Are There Benefit Limitations?

The benefit payable under the Retiree Death Benefit Program for a death within one year after the commencement of coverage, is limited to the amount of contributions received by MCTWF for coverage of the deceased retiree or spouse. This limitation does not include a death resulting from an accident.

The benefit payable under the Retiree Death Benefit Program for a death by suicide within two years after the commencement of coverage is limited to the amount of contributions received by MCTWF for coverage of the deceased retiree or spouse.

Are There Claim Filing Limitations and How Do I File a Claim?

The retiree or spouse must have coverage through contributions received at the time of death.

A Retiree Death Benefit Program claim must be filed within 15 months after the date of loss. If MCTWF requests additional information with regard to the claim, the retiree or spouse has 45 days from the date of the request to respond.

The retiree or spouse must provide a certified Death Certificate when filing a claim under the Retiree Death Benefit Program.

The retiree death benefit claim is paid to the beneficiary(ies) designation indicated on the deceased retiree or spouse's *Retiree Death Benefit Program Election Form* or *Change in Beneficiary Form*, whichever is most recent.