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**Benefits at a Glance for Case Western Reserve University Postdoctoral Benefits Program**

**Group Policy # 160573**

**Effective Date January 1, 2016**

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## **Group Basic Life and Accidental Death and Dismemberment Insurance**

Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by Case Western Reserve University Postdoctoral Benefits Program.

### **Eligibility**

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#### **Definition of a Member**

You are a member if you are an active employee of Case Western Reserve University Postdoctoral Benefits Program and regularly working at least 30 hours each week. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

#### **Eligibility Waiting Period**

You are eligible on the date you become a member.

### **Benefits**

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#### **Basic Life Coverage Amount**

Your Basic Life coverage amount is \$20,000.

#### **Basic AD&D Coverage Amount**

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.

#### **Age Reductions**

Basic Life and AD&D insurance coverage amounts reduce by 35 percent at age 65, by 50 percent at age 70, and by 65 percent at age 75.

## Other Basic Life Features and Services

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- Accelerated Benefit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

## Other Basic AD&D Features

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- Air Bag Benefit
- Family Benefits Package
- Seat Belt Benefit

*This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Case Western Reserve University Postdoctoral Benefits Program. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Case Western Reserve University Postdoctoral Benefits Program may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.*