Voluntary Life Insurance Provided by

The Standard®

Postdoctoral Scholar Benefit Program Voluntary Life Insurance

Employee Coverage Amount

You may elect Additional Life coverage at 1, 2, 3, 4, or 5 times your annual earnings to a maximum of \$500,000.

If you wish to become insured for an amount in excess of \$150,000, the excess will be subject to medical underwriting approval via a Medical History Statement.

Spouse Coverage Amount

This coverage is available in units of \$10,000 to a maximum of \$250,000, but no to exceed 100 percent of your Additional Life coverage.

If you elect an amount for your *spouse* greater than \$30,000, the excess will be subject to medical underwriting approval via a Medical History Statement.

Coverage Amount for Children

This coverage is available in units of \$1,000 to a maximum of \$10,000, but no to exceed 100 percent of your Additional Life coverage.