



THE UNIVERSITY OF
CHICAGO

**Postdoctoral Researcher
Benefit Program**

Life and AD&D Insurance

PROVIDED BY

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Disclaimer: This benefit plan information shown in this benefits plan overview is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance ; the underlying insurance documents will govern in all cases.

Postdoctoral Researcher Benefit Program

Life Insurance and Accidental Death & Dismemberment (AD&D) Plan

All postdocs and visiting scholars are automatically enrolled in the life insurance/AD&D benefit

The plan pays \$50,000 in the event of a death.

An additional benefit of \$50,000 is paid for AD&D if the death is due to an accident.

Postdoctoral Researchers holding J-1 Visa status will have the medical evacuation and repatriation of mortal remains coverage necessary to fulfill the visa requirements included in their Life and AD&D policy. In addition, family members holding J-2 Visa status will also be covered for this benefit even if the Postdoctoral Researcher waives Medical or Dental coverage.

This benefit is provided to you at no cost by the University!

Postdoctoral Researcher Benefit Program

Voluntary Supplemental Life Insurance

Enrollment during your Period of Eligibility (PIE):

Additional Life coverage can be purchased in increments of \$10,000 up to \$ 100,000 without completing a medical history statement. Any amount above the guaranteed issue of \$ 100k will be subject to medical underwriting.

Accelerated Benefit Provision – Allows eligible members, who are terminally ill to receive an early allocation of up to 75% of their group life insurance benefit.

Rates for Additional Life coverage will automatically be calculated for you on the enrollment form in Section 5b.

Enrollment after your Period of Eligibility (PIE):

If you decide to enroll in the Voluntary Supplemental Life Insurance after your PIE, then you will need to complete the **Medical History Statement**. This form is located in our [Plan Documents Library](#).