



Group Basic Life and Accidental Death and Dismemberment Insurance

Group 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 Pacific Lutheran University, a participating institution under the EIIA Higher Education Benefits Trust.

Eligibility

Definition of a Member	You are a member if you are an active employee of Pacific Lutheran University, a participating institution under the EIIA Higher Education Benefits Trust, a participating institution under the EIIA Higher Education Benefits Trust and regularly working at least 0.5 FTE each year. 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	If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first of the month that follows 30 consecutive days as a member.

Benefits

Basic Life Coverage Amount	1 times your annual earnings to a maximum of \$1,000,000, with a minimum benefit of \$10,000. Acceptable evidence of good health may be required to become insured for the amount of coverage in excess of \$650,000.
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 amount reduces to 67 percent at age 65, to 45 percent at age 70, to 30 percent at age 75, to 20 percent at age 80, to 15 percent at age 85, and to 10 percent at age 90.



Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- 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 Pacific Lutheran University, a participating institution under the EIIA Higher Education Benefits Trust. 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 Pacific Lutheran University, a participating institution under the EIIA Higher Education Benefits Trust 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.

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