

## Plan Highlights

# Group Basic Life Insurance



### Dickinson College

#### ELIGIBILITY

All Active Full-Time employees hired prior to January 1, 2008, not included in any other class, working 35 hours per week and no less than 39 weeks per year.

#### BENEFIT AMOUNT

##### Basic Life:

3 times Earnings, rounded to the next higher \$1,000, subject to a maximum of \$650,000

#### GUARANTEED ISSUE

Employee: \$650,000

#### CONTRIBUTION REQUIREMENTS

Coverage is employer paid.

#### VALUE ADDED SERVICES

- ▶ Bereavement Counseling Service
- ▶ Travel Assistance Service

#### BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit
	Reduced To
65	65%
70	50%
75	35%

#### FEATURES

- ▶ Accelerated Death Benefit (expressed as Living Benefit Rider in some states and Imminent Death Benefit in PA)
- ▶ Conversion Privilege
- ▶ FMLA/MSLA Continuation
- ▶ Portability
- ▶ Waiver of Premium

#### EXCLUSIONS

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.