

# Plan Highlights



## Group Supplemental and Dependent Life Insurance

### Dickinson College

#### ELIGIBILITY

All active Full-Time Employee hired on, before or after January 1, 2008, not included in any other class, working 35 hours per week and no less than 39 weeks per year.

**Dependents:** You must be insured in order for Dependents to be covered.

Dependents are:

- ▶ your legal spouse not legally separated or divorced from you
- ▶ children age 14 days to 26 years

\*natural and adopted children; stepchildren and foster children in your custody.

Age limit does not apply to handicapped children.

- ▶ A person may not have coverage as both an Employee and Dependent.
- ▶ Only one insured spouse may cover Dependent children.

#### BENEFIT AMOUNT

##### Supplemental Life

Choose from a minimum of \$10,000 to a maximum of \$300,000 in \$10,000 increments

##### Dependent Life

###### Spouse

Choose from a minimum of \$10,000 to a maximum of \$150,000 in \$10,000 increments  
(spouse amount may not exceed 50% of employee amount)

###### Dependent Child(ren)

14 days to age 26 : \$2,500, \$5,000, \$7,500 or \$10,000

#### GUARANTEED ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)

Employee: \$160,000

Spouse: \$10,000

Child: all child amounts are guaranteed issue

#### CONTRIBUTION REQUIREMENTS

##### Supplemental Life:

Coverage is 100% employee paid.

#### BENEFIT REDUCTION DUE TO AGE

(applicable to employee)

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

#### RATE

See attached Rate Sheet.

#### FEATURES

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

#### 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.