

Group Accidental Death & Dismemberment Insurance

Virginia Commonwealth University Health System Authority



Eligibility

All Active Regular Full-Time and Part-Time Resident Employees working 20 hours or more per week, except for any person working on a temporary, Pro Re Nata (PRN), Temporary Twelve Week Worker, seasonal or employee included in another class.

Features

- Common Carrier Benefit
- COMA Benefit
- Day Care Benefit
- Education Benefit
- Exposure and Disappearance
- Seat Belt and Air Bag Benefit
- Total Loss of Use Benefit

Benefit Amount

► **Employee:** 1.0 times earnings, rounded to the next higher \$1,000, subject to a maximum of \$100,000.

Contribution Requirements

Coverage is 100% Employer Paid.

AD&D Schedule

For Accidental Loss of	Amount Payable
Life	100%
Two or More Members*	100%
Speech and Hearing	100%
One Member*	50%
Speech or Hearing	50%
Thumb and Index Finger of Same Hand	25%

* "Member" refers to a hand, foot or eye

Benefit Reduction Due to Age

(Applicable to employee / spouse coverage)

Age	Original Benefit Reduced to
65	65%
70	45%
75	30%
80	20%

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-8604, et al, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate. Product features and availability may vary by state.

Coverage is underwritten by Reliance Standard Life Insurance Company, which is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are offered by First Reliance Standard Life Insurance Company, Home Office, New York, NY. Where applicable, absence services are provided by Matrix Absence Management, Inc.