

PLAN HIGHLIGHTS

Group Basic Life 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.

Benefit Amount

- ▶ **Basic Life:** 1.0 times earnings, rounded to the next higher \$1,000, subject to a maximum of \$100,000.

Guaranteed Issue

\$100,000

Features

- Accelerated Death Benefit
- Conversion Privilege
- FMLA/MSLA Extension
- Portability

Value-Added Services

- Bereavement Counseling Services
- Travel Assistance Services

Contribution Requirements

Coverage is 100% Employer Paid.

Benefit Reduction Due to Age

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-6422, 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.