



Benefits at a Glance for Gonzaga University

Group Policy # 147557
Effective Date June 1, 2009

Group Basic Life and Accidental Death and Dismemberment Insurance

Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible employee'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 Gonzaga University.

Eligibility

Eligible Employee

An active full-time employee on domestic payroll working at least 32 hours per week and faculty phased retirement participants. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

Waiting Period Before Becoming Eligible for Insurance

Employees become eligible on the first day of the month coinciding with or next following date as an eligible employee.

Benefits

Employee Coverage Amount

The Basic Life coverage amount is 2 times annual earnings, rounded to the next higher multiple of \$1,000 if not already a multiple of \$1,000, to a maximum of \$400,000. The minimum benefit amount is \$5,000.

AD&D Insurance

For accidental loss of life, the amount of this insurance benefit is equal to the employee Basic Life coverage amount. For other covered losses, the amount of this benefit is a percentage of the AD&D insurance coverage amount.

Age Reductions

Under this policy, insurance coverage reduces by 35 percent at age 65 and by 50 percent at age 70.

Other Life Features & Services

- Right to Convert Provision
- Portability of Insurance Provision
- Waiver of Premium
- Repatriation Benefit
- Accelerated Benefit
- MEDEX[®] Travel Assist

Other AD&D Features

- Seat Belt Benefit
- Air Bag Benefit
- Family Benefits Package
- Expanded AD&D Benefit

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Gonzaga University. 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 the employer 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 employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.