Group Basic Life and Accidental Death and Dismemberment Insurance

Group Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member’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 University of California San Diego Medical Center.

Eligibility

**Definition of a Member**
You are a member if you are an active resident or clinical fellow of University of California San Diego Medical Center enrolled in the Graduate Medical Education Training Program, actively working at least 20 hours per week, or, if no regular work hours, regularly working an average of at least 20 hours per week during the preceding year. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

**Eligibility Waiting Period**
You are eligible on the later of June 23, 2004, and the date you become a member.

Benefits

**Basic Life Coverage Amount**
Your Basic Life coverage amount is $50,000.

**Basic AD&D Coverage Amount**
For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.

**Life and AD&D Age Reductions**
Basic Life and AD&D insurance coverage amount reduces to 65 percent at age 65, to 50 percent at age 70 and to 35 percent at age 75.

Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium
Group Basic Life and Accidental Death and Dismemberment Insurance

Other Basic AD&D Features

- Family Benefits Package
- Seat Belt Benefit

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

Standard Insurance Company
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Portland OR 97204

www.standard.com

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