



## Benefits at a Glance for Rhode Island School of Design

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**Group Policy # 162238**

**Effective Date January 1, 2017**

### **Group Basic Life and Accidental Death & 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 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 100% by Rhode Island School of Design.

#### **Eligibility**

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##### **Definition of a Member**

A Full Time or Part Time employee of Rhode Island School of Design, who is a member of the employee class which is eligible for coverage under this policy. Full Time means at least 30 budgeted hours per week and 1560 per year. Part Time means at least 17.5 budgeted hours per year and 910 per year.

An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

##### **Class Definition**

Class 1- All eligible Full Time Faculty Association Members and Full Time Librarians

##### **Eligibility Waiting Period**

The first day of the month following or coinciding with the member's date of hire.

#### **Benefits**

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##### **Employee Coverage Amount**

Your Basic Life coverage amount is 1 times your base annual earnings, rounded to the next higher \$1,000. The maximum on the plan is \$300,000. Minimum benefit will never drop below \$50,000.

##### **Basic AD&D Coverage Amount**

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

##### **Age Reduction Schedule**

To 50% at age 70 with a minimum benefit of \$50,000



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## **Basic Life Features and Services**

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- Right to Convert Provision
- Portability of Insurance Provision
- Waiver of Premium
- Accelerated Benefit
- Travel Assistance Coverage
- Standard Secure Access account payment option
- Life Services Toolkit

## **Basic AD&D Features**

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- Air Bag Benefit
- Family Benefits Package
- Seat Belt Benefit