



Basic Life & Accidental Death & Dismemberment Insurance

Contribution Requirements

The cost of the Basic Life Insurance is paid 100% by Bethel University

Life Insurance Benefit Amount

Flat \$50,000

Accidental Death & Dismemberment Benefit Amount

All covered employees will have an AD&D benefit equal to the life benefit amount

Benefit Reductions Due to Age

- The original benefit amount will be reduced by 35% at age 65.
- The original benefit amount will be reduced by 60% at age 70.
- The original benefit amount will be reduced by 75% at age 75.
- The original benefit amount will be reduced by 85% at age 85.
- Basic Life policy Terminates at Retirement.

Exclusion

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to receive a benefit under group policy

Provisions

Living Benefit Rider* (Accelerated Benefit Rider)

Portability

Waiver of Premium

*This guide is an overview of the benefit offerings; please see plan documents for details.