

UNIVERSITY OF NEVADA SCHOOL OF MEDICINE
Basic Term Life and
Accidental Death & Dismemberment Coverage
Benefit Highlights

Description
(Subject to Limitations and Exclusions)

Eligibility	All active, full-time employees of University of Nevada School of Medicine, who normally work a minimum of 30 hours per week, are eligible to participate
Benefits	
Life Insurance Amount:	\$20,000
AD&D Amount:	\$20,000
Cost:	This benefit is provided by your Employer at no cost to you.
Reduction of Benefit:	Benefit will reduce 50% at age 70.
Accidental Death & Dismemberment	If your death is caused by an accident, the full AD&D benefit will be paid to your beneficiary in addition to the life insurance amount.
Waiver of Premium	If you become totally disabled before age 60 and remain disabled for at least 9 months, we will continue your life insurance without premium payment for up to 1 year.
Accelerated Death Benefit	If you are diagnosed with a terminal illness and a life expectancy of 6 months or less, you may choose to receive up to the lesser of 50% of your life insurance benefit amount or \$250,000
Conversion: Applies to Basic Life Coverage Only	If your employment ends, you may convert your insurance to an individual life insurance policy, if written application is made and the first premium is paid with 31 days after your insurance terminates

This is a summary of your benefits only and is subject to the terms, conditions, and limitations of the Group Policy. You will receive a Certificate of Insurance which outlines your group policy in complete detail.