Plan Highlights

Group Basic Life and AD&D, and Dependent Life Insurance

Campbell University

ELIGIBILITY

Employees: Each Active, Full-time employee working 32 or more hours per week, except any person working on a temporary or seasonal basis.

Dependents: You must be insured in order for Dependents to be covered. Dependents are:
- your legal spouse not legally separated or divorced from you
- your unmarried financially dependent children* age 14 days to 19 years (to 26 years if full-time student).
*natural and adopted children; stepchildren and foster children in your custody.
Age limit does not apply to handicapped children.
- A person may not have coverage as both an Employee and Dependent.
- Only one insured spouse may cover Dependent children.

BENEFIT AMOUNT

Basic Life
A choice of One times Earnings, rounded to the next higher $1,000 subject to a maximum of $50,000

Dependent Life
Spouse $2,000
(spurce amount may not exceed 50% of employee amount)

GUARANTEED ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)
Employee: $50,000
Spouse: $2,000
Child: all child amounts are guaranteed issue

CONTRIBUTION REQUIREMENTS

Basic Life: Coverage is 100% employer paid.

Dependent Life:
Spouse: Coverage is employer paid
Dependent Child(ren): Coverage is employer paid

FEATURES
- Accelerated Death Benefit (expressed as Living Benefit Rider in some states and Imminent Death Benefit in PA)
- Air Bag Benefit
- Conversion Privilege
- FMLA/MSLA Continuation
- Seat Belt Benefit
- Waiver of Premium

VALUE ADDED SERVICES
- Bereavement Counseling Service
- Travel Assistance Service

EXCLUSIONS

AD&D EXCLUSIONS:
AD&D benefits will not be payable for a loss: caused by suicide or intentionally self-inflicted injuries; caused by or resulting from war or any act of war, declared or undeclared; to which sickness, disease or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; sustained during an insured’s commission or attempted commission of an assault or felony; to which the insured’s acute or chronic intoxication is a contributing factor; or to which the insured’s voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic or drug is a contributing factor.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.