**Plan Highlights**

**Group Voluntary and Dependent Life Insurance**

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**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 20 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**

**Voluntary Life:**
Choose from a minimum of $10,000 to a maximum of $500,000 in $10,000 increments

*Flat amounts of life insurance equal to $150,000 or more may be subject to an earnings cap.*

**Dependent Life**

**Spouse**
Choose from a minimum of $5,000 to a maximum of $250,000 in $5,000 increments (not to exceed 5 times Earnings)
(spouse amount may not exceed 50% of employee amount)

**Dependent Child(ren)**
(up to age 26 if a full-time student)

**GUARANTEED ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)**

- Employee: $150,000
- Spouse: $25,000
- Child: all child amounts are guaranteed issue

**CONTRIBUTION REQUIREMENTS**

**Employee:**
Coverage is 100% employee paid.

**Spouse:** Coverage is 100% employee paid.

**Dependent Child(ren):** Coverage is 100% employee paid.

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**RATE**

See attached Rate Sheet.

**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**

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.