

**University of Florida College of Medicine Faculty
Life & Accidental Death Benefit Highlights**

Life Insurance is provided by **ING, ReliaStar**, basic protection for your beneficiary(ies) by paying the benefit in the event of your death. The amount of benefit is based on the amount of coverage that you have just prior to the date of your death according to provisions of the plan.

Eligibility: **College of Medicine** - Clinical M.D. and Clinical Ph.D. faculty members ranked Lecturer and above, Associate Deans, Assistant Deans, and Vice Presidents as designated by the Fringe Benefit Committee, Executive Committee, and the Dean of the College of Medicine, visiting Clinical M.D. and Clinical Ph.D. faculty members ranked Lecturer and above, appointed for one year or more, that receive other than OPS salary and part-time faculty or partially disabled faculty members who are appointed and/or working the required amount of hours

Minimum Number of Hours: 20 or more hours per week and/or appointed .50 FTE as designated by the Employer

Life Benefit:	\$500,000
Accidental Death & Dismemberment:	\$150,000

Part time or Partially Disabled are eligible for:

Life Benefit:	\$100,000
Accidental Death & Dismemberment:	\$ 50,000

Waiver of Premium for totally disabled benefit is included for Life coverage

The amount of Life insurance benefit will reduce to 65% at age 70 and to 50% at age 75. Coverage terminates at retirement.

Your coverage is Portable: You may port 25%, 50%, 75% or 100% of all current coverage amounts. New rates and billing fees will apply. Continued life coverage terminates at age 80; continued AD&D coverage terminates at age 70.

This is a brief description of your coverage, you should review your Plan Booklet Certificate for details. Limitations and Exclusions apply as stated in the booklet certificate and Master contract.