

Benefit Summary

The University of Florida College of Medicine Housestaff

Life and Accidental Death & Dismemberment Insurance

Life Insurance provides basic protection for your loved ones if something happens to you. While many U.S. households have life insurance, the average amount of coverage is often inadequate to meet family needs or pay off debt. Taking advantage of life insurance coverage provided by your employer can be an important part of your financial security.

Program Basics

- Your Basic Life coverage is portable. If you change jobs or retire before the age specified in your certificate, you can keep coverage until age 70 (may vary by state).
- Eligibility: All active eligible Housestaff of the College of Medicine and College of Dentistry.
- Basic Life and AD&D Insurance is underwritten by ReliaStar Life Insurance Company.

Coverage Available

For You:

- Your Basic Life and AD&D coverage is employer provided.
- Basic Life benefit amount: \$50,000
- Basic AD&D benefit amount: \$10,000
- Waiver of Premium Disability Benefit included for employee Life coverage.

This is a summary of benefits only. A complete description of benefits and limitations will be provided in the certificate of coverage. Policy form number LP00GP or ICP200. Underwritten by ReliaStar Life Insurance Company.

Disability Income Insurance

Disability Income coverage provides benefits to replace a portion of your lost income if you have an illness or injury and are unable to work. Monthly Income Benefits help assure financial support that will fill the gap between expenses and income for an extended period of disability.

Program Basics

- Monthly Income Benefits: Your employer provides this coverage to all eligible employees.
- Eligibility: All active eligible employees working 30 hours per week and/or appointed to .75 FTE.
- Group Disability Income Insurance is underwritten by ReliaStar Life Insurance Company.

Coverage Available

Monthly Income Benefits

Monthly Benefit = 60% of your Basic Monthly Earnings to \$2,500 / 70% All Sources

Minimum Monthly Income Benefit = \$0

Definition of Disability = Own occupation to age 65

Benefit Waiting Period = 180 days

Additional Feature = Cost of Living Adjustment CPI to 3%

Maximum Benefit Period:

Age at Disability	Maximum Benefit Period
Less than age 61	to your normal retirement age,* but not less than 60 months
61 but less than 62	to your normal retirement age,* but not less than 48 months
62 but less than 63	to your normal retirement age,* but not less than 42 months
63 but less than 64	to your normal retirement age,* but not less than 36 months
64 but less than 65	to your normal retirement age,* but not less than 30 months
65 but less than 66	24 months
66 but less than 67	21 months
67 but less than 68	18 months
68 but less than 69	15 months
69 and over.....	12 months

*Your normal retirement age is your retirement age under the Social Security Act where retirement age depends on your year of birth, as follows:

Year of Birth	Social Security Retirement Age
Before 1938.....	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943-1954.....	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
After 1959.....	67

Refer to the additional information for Exclusions, Limitations and Offsets that apply to this coverage.

Note that all benefits are subject to change.

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