

## University of Florida College of Dentistry Faculty Life & Accidental Death Benefit Highlights

Life Insurance provides 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:** All grandfathered faculty members, clinical and non-clinical faculty who are members of Faculty Associates, Inc. of the College of Dentistry, Retired Military Faculty, as well as, part-time faculty or partially disabled faculty members working the required number of hours.

Minimum Number of Hours: .75 FTE and above

Life Benefit:	\$500,000
Accidental Death & Dismemberment:	\$100,000

Part time or Partially Disabled or .50 to .74 FTE

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.

*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. Underwritten by ReliaStar Life Insurance Company.*