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## Benefits at a Glance for Claremont University Consortium

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**Group Policy # 753367**  
**Effective Date January 1, 2016**

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## Group Basic Life Insurance

Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death

The cost of this insurance is paid by Claremont University Consortium.

### Eligibility

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#### Definition of a Member

You are a member if you are an active employee of Claremont University Consortium and regularly working at least 30 hours each week; or an employee of Claremont University Consortium who retired under Claremont University Consortium's retirement program. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor. If you have any questions regarding your eligibility under the group policy, please refer to your employer.

#### Class Definition

Class 1 Active Members  
Class 2 Retired Presidents  
Class 3 Retired  
Class 4 Active Presidents

#### Eligibility Waiting Period

Active members: If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the month that follows or coincides with the date you become a member.

Retired members: If you are already retired on the date the group policy is effective, you are eligible on that date. If you retire after the date the group policy is effective, you are eligible on the date you retire.

### Benefits

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#### Basic Life Coverage Amount

Class 1: Your Basic Life coverage amount is 1 times your annual earnings to a maximum of \$50,000 and a minimum of \$20,000.

Class 2: Your Basic Life coverage amount is \$10,000.

Class 3: Your Basic Life coverage amount is \$5,000.

Class 4: Your Basic Life coverage amount is \$50,000.

### Age Reductions

If you are an active member, Basic Life insurance coverage amounts reduce by 35 percent at age 65, by 50 percent at age 70, and by 70 percent at age 75.

If you are a retired member, your insurance is not subject to reductions due to age. However, your coverage will terminate when you become 70 years of age.

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### Other Basic Life Features and Services

- Accelerated Benefit\*
- Portability of Insurance Provision
- Repatriation Benefit
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium\*

\*NOTE: Retired members are not eligible for Accelerated Benefit or Waiver of Premium

*This information is only a brief description of the group Basic Life insurance policy sponsored by Claremont University Consortium. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Claremont University Consortium may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.*