



**Group Life and Accidental Death & Dismemberment Benefits for
Full Time and Part Time working 20 or More Hours Per Week
Non Union Employees**

Benefits

- Basic Group Term Life Insurance is equal to 1.5 x your basic annual earnings to a maximum of \$100,000.
- Accidental Death and Dismemberment (AD & D) Insurance may pay an additional benefit, up to the amount of your Life Benefit, if you suffer a covered loss due to an accident.
- Benefits are reduced to 67% at age 70 and to 50% at age 75. Coverage is discontinued at termination of employment or retirement.
- Accelerated Benefits may be available to offset expenses at a critical time. You may collect a portion of your benefits during your lifetime if you become terminally ill.
- If you leave Crouse Hospital, you may be able to convert your Group Life coverage to an individual Life Insurance policy.

No Cost to You

- Your employer pays your Group Life and AD & D premium

How to Enroll

- Basic Group Term Life coverage begins automatically when you meet the eligibility requirements. You'll need to designate beneficiaries for your Basic Life benefits. Check with your employer for the necessary forms.

For Complete Plan Details

- This highlight flyer is intended to provide an overview of the benefits available from your employer, and is not a complete description of plan provisions. Receipt of this flyer does not certify eligibility for benefits under this plan.

The above information provides highlights of your plan. It does not and is not intended to cover the program in detail. If a conflict exists between a statement in the document and any provision in the policy, the policy will govern