The George Washington University provides this valuable benefit at no cost to you.

Eligibility:
- Active full-time and part-time Staff
- Active full-time and part-time Faculty
- Active Medical Residents
- GW Retirees

Life and AD&D Insurance

Safeguard the most important people in your life.

Think about what your loved ones may face after you’re gone. Term life insurance can help them in so many ways, like helping to cover everyday expenses, pay off debt, and protect savings. AD&D provides additional benefits if you die or suffer a covered loss in an accident.

AT A GLANCE:
- A cash benefit of Option A $50,000 or Option B one times Annual Earnings rounded to the next higher $1,000 (up to $500,000) to your loved ones in the event of your death, plus an additional cash benefit if you die in an accident.
- For benefit eligible retirees an amount equal to the lesser of:
  - a) 80% of the basic life insurance in effect on the covered person’s last full day of active employment, rounded to the next higher multiple of $1,000, or
  - b) the amount of basic life in effect on the covered person’s last full day of active employment
- A cash benefit to you if you suffer a covered loss in an accident, such as losing a limb or your eyesight.
- Personalized Case Management – Dedicated Claims Examiner to actively guide you or your beneficiary through the Life claim process.
- Includes LifeKeys® services, which provide access to counseling, financial, and legal support services.
- TravelConnect® services, which give you and your family access to emergency medical assistance when you’re on a trip 100+ miles from home.

You may also have the option to increase your benefit by securing additional coverage at affordable group rates. See the optional life insurance policy for details.

ADDITIONAL DETAILS

Conversion: You may be able to convert your group term life coverage to an individual life insurance policy if your coverage reduces or you lose coverage due to leaving your job or for other reasons outlined in the plan contract.

Portability: You may be able to port your group term life coverage to a separate group term life insurance policy if your coverage reduces or you lose coverage due to leaving your job or for other reasons outlined in the plan contract.

Leave of Absence/Continuation of Coverage: You may be able to continue your coverage if you leave your job for reasons including and not limited to Family and Medical Leave, Lay-off, Leave of Absence or Leave of Absence Due to Disability.
Benefit Reduction: (Applicable to Active Employees):

- When you reach age 70, life benefits reduce to 67% of the original amount.
- When you reach age 75, life benefits reduce to 45% of the original amount.
- When you reach age 80, life benefits reduce to 30% of the original amount.
- When you reach age 85, life benefits reduce to 20% of the original amount.

Benefit Reductions: (Applicable to Retirees): The Life Insurance will reduce on the July 1st coincident with or next following the retirement anniversary as follows:

- On the July 1 coincident with or next following the 1st anniversary of the retirement, benefits will reduce to 60% of the pre-retirement basic life insurance amount.
- On the July 1 coincident with or next following the 2nd anniversary of the retirement, benefits will reduce to 40% of the pre-retirement basic life insurance amount.
- On the July 1 coincident with or next following the 3rd anniversary of the retirement, benefits will reduce to 20% of the pre-retirement basic life insurance amount.
- On the July 1 coincident with or next following the 4th anniversary of the retirement, benefits will reduce to $2,500.

For complete benefit descriptions, limitations, and exclusions, refer to the certificate of coverage.