

**Basic Life Benefit Summary for Employees of:
Utica College**

Life/ADPL Insurance Benefit:	Your Employer provides Life/ADPL coverage in the amount of \$70,000.	
Accidental Death and Personal Loss Benefit Maximums:	Coma Benefit Percentage:	5% of your principal sum
	Passenger Restraint Benefit Maximum:	\$10,000
	Airbag Benefit Maximum:	One half of your passenger restraint benefit
	Education Benefit Maximum: - for each dependent child - for your spouse	5% of your principal sum, not to exceed \$5,000 5% of your principal sum, not to exceed \$5,000
	Child Care Benefit Maximum for each child	3% of your principal sum, not to exceed \$2,000 per year per child
	Repatriation of Remains Benefit Maximum:	\$5,000
Life/ADPL Changes Due to Reduction or Retirement:	Life/ADPL coverage reduces to 65% at age 65; to 50% at age 70. Life reduces to \$3,000 at retirement; ADPL cancels at retirement.	
Accelerated Benefit Option:	Should you be diagnosed as terminally ill with a 12-month life expectancy, the accelerated death benefit allows you to receive an accelerated payment of a portion of your life insurance up to 75%. The maximum benefit payable is \$500,000. The minimum benefit payable is the lesser of \$50,000 or 25% of the amount of your Life Insurance then in force. Funds are paid directly to you. The remaining benefit is then payable to your beneficiary.	
Employee Assistance Program	Your AETNA Life insurance policy includes a round- the-clock service that helps you and your families balance the demands of work, life and personal issues. Available 24 hours a day, 7 days a week, either by phone or online.	
Everest Funeral Planning	Everest is an independent consumer advocate who works on your behalf. Everest's sole purpose is to provide the information you need to make the most informed decision about all funeral related issues, and then put those wishes into action.	
Life Essentials	Your AETNA Life insurance, you not only get financial protection for your loved ones. You also get tools and services to use today for a healthy, fulfilling life. Some services include: Legal Reference program, Physical services, Care Advocacy Program, End-of-life support, Grief Counseling, etc.	
Supplemental ADPL	<p>You have the option to purchase additional Supplemental ADPL. You may elect supplemental ADPL insurance in increments of \$25,000 to a maximum of \$500,000.</p> <p>You can also purchase coverage for your Spouse and Child(ren) at the percentages of your election in the chart below:</p> <p>Employee Only – 100% Employee & Spouse – 100% for Employee; 60% for Spouse Employee & Child(ren) – 100% for Employee; 15% for Child Employee, Spouse & Child(ren) – 100% for Employee; 50% for Spouse; 10% for Child(ren)</p>	

All Life Insurance policies also include Premium Waiver and Conversion

This benefit summary explains the general purposes of the insurance described, but in no way changes or affects the policy as actually issued. In the event of any discrepancy between this document and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual.