



TheStandard[®]
Positively different.

This information is only a brief description of the group Life Insurance policy sponsored by your employer. The Standard may cancel this group policy or increase premiums at its discretion. The group insurance certificate contains a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions, when benefits and insurance end, and the terms under which the group policy may be amended and terminated. The controlling provisions will be in the group policy issued by The Standard. Neither the certificate nor this information modifies the group policy or the insurance coverage in any way. For costs and complete details of the coverage, contact your human resources representative or refer to the group insurance certificate.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

Group Life Insurance

Benefits at a Glance for The President and Trustees of Hampden-Sydney College

Group Policy Effective Date **January 1, 2005**

Group Policy # **138056**

Group Life Insurance from Standard Insurance Company provides financial protection for eligible beneficiaries by promising to pay a benefit in the event of an insured employee's covered death. The group Life Insurance benefit is based on the amount of coverage in effect just prior to the date of death according to the terms and provisions of the group policy.

Eligibility

Eligible Class

All active full-time employees.

Work Test

Non-faculty employees must work at least 20 hours per week and faculty employees must work at least 15 hours per week to be considered full-time employees. An eligible employee will not become ineligible for insurance by reason of a reduction in work schedule due to participation in the employer's phased retirement program.

Waiting Period Before Becoming Eligible for Insurance

One year.

Benefits

Cost

The employer pays the entire cost for this coverage.

Life Insurance Benefit

Two times the employee's annual salary up to a maximum of \$200,000.

Life Insurance Reductions

The amount of group Life Insurance will be determined by an employee's attained age on the last January 1, multiplied by the appropriate percentage below:

Attained Age on <Last January 1>	Percentage Payable
Less than 70	100 percent
Age 70 through 74	65 percent
Age 75 through 79	50 percent
80 or older	35 percent

Group Life Insurance

Exclusion

No Life Insurance benefit will be paid if death results from suicide or other intentionally self-inflicted injury, while sane or insane.

Other Features

- Conversion Privilege
- Standard Secure Access
- Accidental Death and Dismemberment Benefit
- Waiver of Life Insurance Premium Benefit
- Accelerated Death Benefit
- Portability Provision
- Option available for insurance to continue during leave of absence