



---

**Benefits at a Glance for The Research Corporation of the University of Hawaii**

---

**Group Policy # 151730**  
**Effective Date July 1, 2010**

---

## **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 employee's covered death.

The cost of this insurance is paid by The Research Corporation of the University of Hawaii.

### **Eligibility**

---

#### **Eligible Employee**

An active employee of the employer working at least 30 hours each week. An eligible employee does not include a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

#### **Waiting Period Before Becoming Eligible for Insurance**

Employees become eligible on the first day of the month following date of hire.

### **Benefits**

---

#### **Employee Coverage Amount**

An employee may select one of the following the Basic Life coverage amounts:

Option 1	2 times earnings up to \$600,000	Option 2	2 times earnings up to \$200,000
Option 3	2 times earnings up to \$100,000	Option 4	2 times earnings up to \$50,000

#### **Age Reductions**

Under this policy, insurance coverage reduces to 45 percent at age 70, to 35 percent at age 75, and to 25 percent at age 80.

### **Other Life Features & Services**

---

- |                                                             |                                                                        |
|-------------------------------------------------------------|------------------------------------------------------------------------|
| <input type="checkbox"/> Right to Convert Provision         | <input type="checkbox"/> Accelerated Benefit                           |
| <input type="checkbox"/> Portability of Insurance Provision | <input type="checkbox"/> Travel Assistance                             |
| <input type="checkbox"/> Waiver of Premium                  | <input type="checkbox"/> Standard Secure Access account payment option |
| <input type="checkbox"/> Repatriation Benefit               |                                                                        |

*This information is only a brief description of the group Basic Life insurance policy sponsored by The Research Corporation of the University of Hawaii. 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 the employer 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 employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.*