
Definition of a Member	You are a member if you are an active employee of Jacksonville University and regularly working at least 30 hours each week. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Eligibility Waiting Period	You are eligible on the first of the month that follows 30 consecutive days as a member.

Basic Life Coverage Amount	1 times your annual earnings to a maximum of \$150,000.
Basic AD&D Coverage Amount	For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.
Life Age Reductions	Basic Life and AD&D insurance coverage amount reduces to 65 percent at age 65 and to 50 percent at age 70.

- Accelerated Benefit
 - Life Services Toolkit
 - Portability of Insurance
- ~~Benefit (AD&D) insurance~~

Other Basic AD&D Features

- Family Benefits Package
- Seat Belt and Air Bag Benefits

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Standard Insurance Company
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Portland OR 97204