

FACULTY/STAFF BENEFITS SUMMARY – ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Effective June 1, 2009 through May 31, 2010

All full-time faculty and full-time regular staff members are eligible to participate. Eligibility commences the first of the month following the faculty/staff member's employment date.

ACCIDENTAL DEATH & DISMEMBERMENT

The University offers a choice of eight levels of coverage for each faculty/staff member, or eight levels of family coverage. LMU pays the premium for the basic \$50,000 coverage. Any premium for additional coverage will be deducted from the paycheck on a pre-tax basis.

****Contribution rates are evaluated annually and subject to change at the sole discretion of the University.***

Note: This summary is to be used for discussion purposes only. The Summary Plan Descriptions available from Human Resources contain detailed description of the benefits. The Plan Document, on file in Human Resources is controlling for the adjustment or settlement of disputed claims.