

Group Life Insurance and Accidental Death & Dismemberment Insurance (AD&D)

When you retire, you may port the amount of your Optional and Basic group term life insurance coverage equal to or lesser than the amount for which you were insured on the date of your retirement from the College. You may also port your Optional and Basic AD & D insurance equal to or lesser than the amount for which you were insured on the date of your retirement from the College. You may drop your AD & D insurance and only port your Group Term Life insurance, but you may not drop the Group Term Life insurance and continue your AD & D.

Upon retirement, your basic life insurance (**paid by Oberlin College**) drops to \$2,000. You do not have to make any premium payments for this benefit. The College pays the Group Term Life insurance benefit in the total amount of \$2,000 to your beneficiary or beneficiaries.

