

LIFE AND AD&D INSURANCE

Basic Life Insurance

High Country Community Health provides full-time employees with Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance administered through Unum. Please remember to review and update your beneficiary designation annually.

Benefit	Basic Life and AD&D Insurance
Employee Life	\$100,000
Basic AD&D Amount	Matches Employee Life amount
Age Reduction Schedule	35% at age 65 50% at age 70
Waiver of Premium	Yes, if disabled prior to age 60
Conversion and Portability Options	Included (must apply within 31 days of termination date)