



GROUP BASIC LIFE INSURANCE

Group Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death.

The cost of this insurance is paid by Government of the United States Virgin Islands.

Eligibility

Definition of a Member	You are a member if you are an employee of Government of the United States Virgin Islands (USVI) who retired under the USVI's retirement program who is a University employee participating in GERS. 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.
Class Definition	Class 3 Retired Members
Eligibility Waiting Period	You are eligible on the date you become a member.

Benefits

Basic Life Coverage Amount	\$5,000
Age Reduction	Your Basic Life insurance coverage amounts will not be reduced due to your age.

Other Basic Life Features and Services

- Life Services Toolkit
 - Repatriation Benefit
 - Right to Convert Provision
 - Travel Assistance
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This information is only a brief description of the group Basic Life insurance policy sponsored by Government of the United States Virgin Islands. 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 Government of the United States Virgin Islands 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 those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.



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