

Life Insurance

The University provides Group Term Life and Accidental Death & Dismemberment insurance (AD&D) to full-time employees and modified full-time employees. Life insurance provides a benefit to your beneficiary in the event of your death while you are employed. AD&D provides additional payments to your beneficiary if you die as a result of an accident and may also pay a benefit to you if you have certain injuries. Employees can also purchase voluntary supplemental life and/or AD&D insurance for themselves and their family members.

Coverage is effective beginning the first of the month following the date of hire or transfer to an eligible employment position in an amount equal to the employee's annual base salary, up to a maximum of \$100,000. Coverage will terminate on the last day of employment. The option to convert to a personal policy upon termination is available.

For more information you can contact the Human Resources office at HR@udmercy.edu or visit the [Benefits page](#).