

## **Life Insurance**

Group term life insurance is provided to all full-time residents. The effective date is the first day of employment. Each resident must fill out and sign an enrollment card provided by the Consortium. If a resident elects not to take the insurance or not to select a beneficiary, a waiver form must be completed.

A resident is required to notify the Capital Area Health Consortium when changes in beneficiary are necessary. A change of beneficiary form will be sent to the resident.

Coverage includes life insurance and accidental death and dismemberment (AD&D) insurance.

Each resident will receive his/her own group insurance certificate.

Reviewed 1/09