

	Eligibility	Sum Insured (at NO cost to employee)		Option to Upgrade for Death coverage only (at cost to employee)
		Natural Death, Passive War Death, Passive War Disability	Accidental Death & Dismemberment	
ACADEMIC STAFF	All active, full time academic employees of AUB working an AUB approved schedule	<u>Up to 65 years old</u> 2 x annual basic salary with a minimum of US\$30,000 and a maximum of US\$240,000	<u>Up to 65 years old</u> 3 x annual basic salary with a minimum of US\$45,000 and a maximum of US\$360,000	<u>Up to 65 years old</u> - One annual salary up to US\$125,000 - Placed within 30 days from inception or renewal of policy
		<u>66-70 years old</u> US\$75,000 (death only)	<u>66-70 years old</u> US\$75,000 (death only)	
		<u>71-75 years old</u> US\$50,000 (death only)	<u>71-75 years old</u> US\$50,000 (death only)	
		<u>76-85 years old</u> US\$25,000 (death only)	<u>76-85 years old</u> US\$25,000 (death only)	