

Survivor Benefit Plans

Authority This Policy was authorized and approved by the Vice President of Human Resources.

Applicability All faculty and staff are subject to this policy if appointed 50% time or more for a period of at least six consecutive months. For specific questions, contact Stanford Benefits at (650) 736-2985 and press option 9.

For policies that apply to employees covered by collective bargaining agreements, refer to the agreements between Stanford University and SEIU Higher Education Workers Local 2007 and Stanford University and the Stanford Deputy Sheriffs' Association. Agreements can be found at <http://elr.stanford.edu/union/index.html>.

Summary Section headings for this Guide Memo are:

1. GROUP LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE
2. BUSINESS TRAVEL ACCIDENT INSURANCE
3. SOCIAL SECURITY SURVIVOR PAYMENTS
4. STANFORD RETIREMENT PLAN SURVIVOR BENEFITS
5. WORKERS' COMPENSATION SURVIVOR PAYMENTS

1. GROUP LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

For information about coverage, eligibility, enrollment, benefits and costs, go to <http://benefits.stanford.edu/>.

2. BUSINESS TRAVEL ACCIDENT INSURANCE

- a. **Brochure** – The plan brochure for this insurance is available at http://www.stanford.edu/dept/Risk-Management/docs/bus_trav_ai.shtml or from the Risk Management office upon request.
- b. **Guide to supervisors** – In the event of the accidental death, dismemberment or permanent total disability of any employee while engaged in the performance of authorized travel for the University, the employee's department should immediately contact the Risk Management Office. An affidavit will be required from the University certifying that the travel was undertaken for an official University purpose. In processing expense reimbursement vouchers for official travel, supervisors should remind employees that individually purchased "trip life insurance" is not a reimbursable expense because the University provides this automatic blanket travel accident insurance.

3. SOCIAL SECURITY SURVIVOR PAYMENTS

Under some circumstances the Social Security program, which covers all regular Stanford employees, provides payments upon the death of an employee. Information about these benefits is available at <http://www.ssa.gov/> or at a local office of the Social Security Administration.

4. STANFORD RETIREMENT PLAN SURVIVOR BENEFITS

Under some circumstances, the University's retirement plans include benefits for survivors or beneficiaries when the employee dies before retirement. Refer to the applicable Summary Plan Description available at <http://benefits.stanford.edu/> or call (650) 736-2985 and press option 9.

5. WORKERS' COMPENSATION SURVIVOR PAYMENTS

Death benefits will be paid to surviving dependents if an injury results in death. Death benefits paid to survivors are set by State law according to the number of dependents. Contact the Risk Management Office at (650) 723-7400 for assistance.