### 2.3.1 Survivor Benefit Plans

**Last updated on:** 02/10/2014

**Formerly Known As Policy Number:**
27.1

**Authority:**
Approved by the Vice President for 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. 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 Labor Relations & Collective Bargaining.

1. **Group Life and Accidental Death & Dismemberment Insurance**

For information about coverage, eligibility, enrollment, benefits and costs, go to Stanford Benefits.

2. **Business Travel Accident Insurance**

   **a. Brochure**
   The plan brochure for this insurance is available on the Cardinal at Work website.

   **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 Stanford Benefits. 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/ [5] 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 on the Cardinal at Work website [6] or contact the University HR Service Team [3].

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 [7] for assistance.


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