

Human Resources

Life Insurance Benefits

Your life insurance benefits include a basic plan for you and options to purchase additional coverage for yourself and your family, insured by CIGNA. WHOI also offers other survivor benefits, including a Death Benefit, Voluntary Accidental Death and Dismemberment, and Business Travel Accident insurance.

[Life Insurance](#)

WHOI automatically provides you with basic life insurance at no cost to you in an amount equal to one times your annual base salary, rounded to the next one thousand dollars. Additional coverage may be purchased for you and your family members. Please refer to official policy booklet for eligibility rules.

[Business Travel Accident Insurance](#)

WHOI provides insurance protection if you die due to accidental bodily injury while traveling on Institution business.

[Burial Benefits](#)

If you should die while employed by WHOI, the Institution will automatically pay \$2,500 to your spouse or closest next of kin.

[Voluntary Accidental Death & Dismemberment Insurance](#)

You have the option of purchasing voluntary accidental death and dismemberment insurance for accidents that occur on or off the job, including while traveling to and from work.

[2014 Rate Sheet](#)

Rate sheet for Supplemental, Spouse, and Child life insurance and AD&D insurance.

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