



Voluntary Life and AD&D

The Standard



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Life Insurance and Accidental Death & Dismemberment (AD&D) benefits provide you and your loved ones financial protection in the event of an illness, accident, or death.

Voluntary Life Insurance and AD&D

You also have the option to purchase additional life insurance coverage for yourself and your family. If you elect over the guaranteed issue amount, or if you are outside of your new hire period, you will need to complete Evidence of Insurability (EOI).

To make changes to your Voluntary Life

election, please contact Rebecca Kirby or go to <https://www.ccsdut.org/Page/7374>

Beneficiary Designation

We recommend you designate a beneficiary for your life insurance policy(ies). A beneficiary is the person (or people, estate, trust, etc.) to whom benefits will be paid to in the event of your death. You may change your beneficiary at any time during the plan year.

Benefit Reductions

Benefits reduce to 65% at age 65, to 40% at age 70 and to 25% at age 75.

	Employee	Spouse	Child
Maximum Life Benefit Amount	\$5,000 - \$500,000	\$5,000 - \$250,000, not to exceed employee benefit	\$5,000 or \$10,000
Elect in Increments Of	\$5,000	\$5,000	\$5,000
Guaranteed Issue	\$400,000 or 10x employee earnings, whichever is less	\$50,000	N/A

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