



LIFE and AD&D

Overview

Life insurance coverage can help your family meet daily expenses, maintain their standard of living, pay off debt, secure your children's education, and more in the event of your passing. AD&D insurance can provide you and your family with extra protection in the event of death or dismemberment as a result of a covered accident.

Eligibility Requirements

- A minimum number of eligible employees must apply and qualify for the proposed plan before Additional Life coverage can become effective.
- You must be insured for Basic Life through The Standard.
- You must be an active employee of a participating employer in the Colorado Employer Benefit Trust (CEBT) working at least 20 hours each week.
- Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.
- You cannot be insured as both an employee and a dependent.
- You must elect Additional Life insurance for yourself in order to elect Dependents Life insurance.
- Spouse means a person to whom you are legally married or your civil union partner
- Child means your child from live birth through age 25.
- Your child cannot be insured by more than one employee.
- Your spouse or children must not be full-time member(s) of the armed forces.
- You pay 100 percent of the premium for this coverage through easy payroll deduction.

Coverage Amounts

Within the coverage amount guidelines shown below, you select the amount of Additional Life and Dependents Life insurance for which you are interested in applying.

	Minimum	Incremental Unit	Guarantee Issue Amount	Maximum
Employee	\$10,000	\$10,000	\$150,000	\$500,000
Spouse	\$5,000	\$5,000	\$30,000	\$250,000
Child	\$20,000			

The amount of the Additional AD&D benefit for loss of your, or your dependents, life is equal to the amount payable for your Additional Life or your Dependents Life benefit on the date of the accident. The amount of the Additional AD&D benefit for other covered losses is a percentage of the amount payable for the Additional AD&D benefit on the date of the accident as shown below.

Loss:

Loss of Life
 One hand or one foot
 Sight in one eye, speech, or hearing in both ears
 Two or more of the losses listed above
 Thumb and index finger of the same hand
 Quadriplegia
 Hemiplegia
 Paraplegia

Percentage Payable:

100%
 50%
 50%
 100%
 25%
 100%
 50%
 50%