



# Voluntary Life and AD&D

## The Standard

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

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