Voluntary AD&D [1]

The university offers eligible employees and their dependents the opportunity to purchase Accidental Death and Dismemberment (AD&D) insurance.

AD&D is a separate, elective insurance that provides a benefit in the event of an insured member's covered loss of life or dismemberment caused by an accident. The maximum amount of this policy is 10 times the employee’s salary up to $250,000 for employee or spouse, and flat amount of $5,000 for eligible dependent children.

Features and Considerations

Accidental Death and Dismemberment (AD&D) Benefit Enrollment

In case of death: Should a covered employee's death be ruled an accident under the terms of the Group Policy, the AD&D will be paid to beneficiary.

For losses other than life: In case of loss of hand, foot, sight, speech, hearing or other loss, the amount is a percentage of the AD&D Insurance benefit and is determined according to the terms of the Group Policy table. Benefit is payable to insured member. See AD&D Insurance Certificate. [2]

Choosing Your Beneficiary

At the time of enrollment, you will be asked to designate your beneficiary. A beneficiary means a person you name to receive death benefits.

- You may name one or more beneficiaries.
- If you name two or more, they will share equally, unless you provide for unequal shares by use of percentages.
- You may name anyone as a beneficiary meaning your beneficiary does not need to be a legal dependent.
- You may also name an organization in place of a person.

Rates

Rate is fixed at $0.28 per $10,000 for employee or spouse, and $0.14 for the flat amount of $5,000 for eligible dependent children. See Rate Sheet [3].
Enrollment

**EMPLOYEES:** As a newly eligible employee you may enroll in $10,000 increments up to 10 times your salary, not to exceed the maximum amount of $250,000. No medical history required.

**SPOUSE**: As a new hire your eligible spouse may enroll in $10,000 increments up to the maximum amount of $250,000, not to exceed the employee's AD&D Insurance election. No medical history required.

**CHILDREN:** May be enrolled in the flat amount of $5,000, not to exceed the employee's AD&D Insurance election. No medical history required.

*Spouse refers to: Spouse, Common Law Spouse, Civil Union Partners and Domestic Partners

Making a Change

Once enrolled, the employee can decrease or revoke coverage at any time during the plan year by calling Employee Services at 303-860-4200 option 3.

Current Employees can add or increase coverage during Open Enrollment or certain Qualifying Life Events.

Plan Details

- [Certificate Group Accidental Death and Dismemberment (AD&D) Life Insurance Policy](https://www.cu.edu/docs/group-accidental-death-and-dismemberment-insurance) (16 pages)

Groups audience:
Employee Services

Right Sidebar:
ES: Benefits & Wellness - Current Employee Sidebar
ES: Benefits & Wellness - Contact

Source URL: https://www.cu.edu/employee-services/benefits-wellness/current-employee/life-insurance/voluntary-add

Links
[3] https://www.cu.edu/docs/faculty-staff-rate-sheet