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Life Insurance [1]

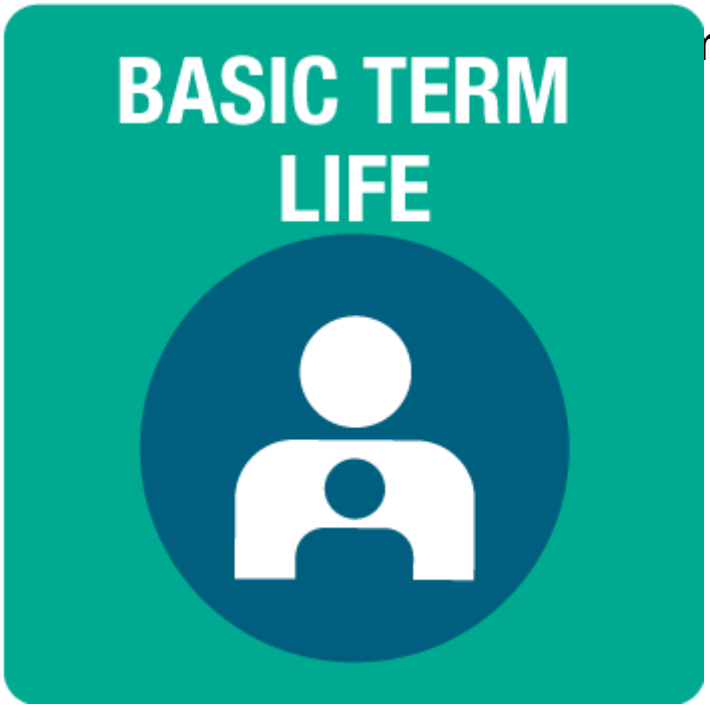
CU's life insurance policies can help provide for your family.

In addition to providing each eligible employee with a basic-term life insurance policyPolicy The certificate of insurance issued by the insurance company to CU, which is identified by a policy number. [2] at no cost, CU offers benefits-eligible employees the ability to purchase additional coverage.

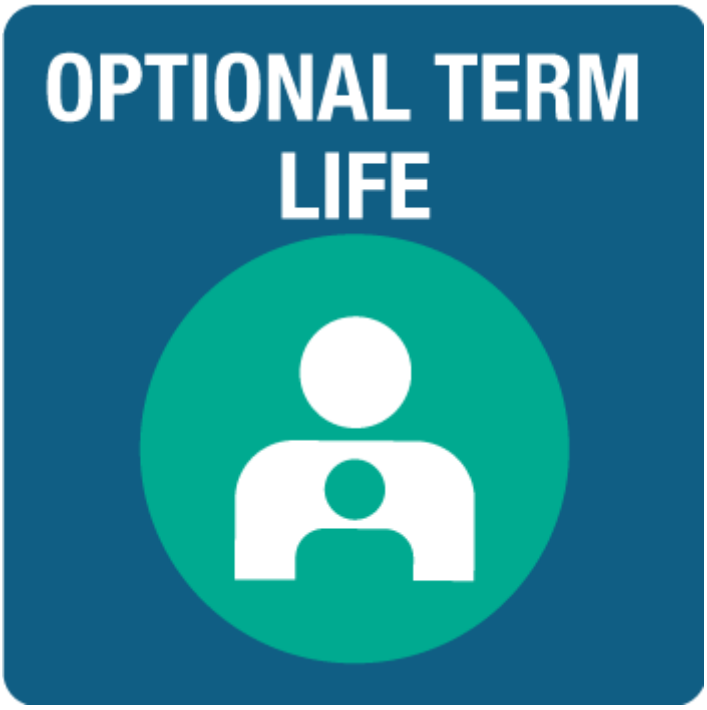
With each policyPolicyThe certificate of insurance issued by the insurance company to CU, which is identified by a policy number. [2], benefits are payable to your named beneficiaries Beneficiary (ies)A person or an organization you name to receive death benefits. A beneficiary does not need to be a legal dependent. [3] in the event of your death. Benefits may also be payable to you (the covered member) for losses other than life including loss of hand, foot, sight, speech, hearing, paralysis or certain other losses caused by an accident.

Dual Coverage: A member may be insured as both a member and a spouse up to a maximum combined life insurance of $1,000,000. A child may be insured by more than one member.

nore about each plan



[4]



[5]



[6]

Standard Insurance Company
Call 833-786-5642 or visit the website.

Visit site [7]

Update and Manage Life Insurance Beneficiaries [8]

Life Insurance Policies - Standard Insurance Company

Policy issued to:	Basic Term Life with Accidental Death and Dismemberment CU pays premium Automatic enrollment	Optional Term Life Employee pays premiums Policy maximum: $1 million	Voluntary Accidental Death and Dismemberment (AD&D) Employee pays premiums Policy maximum: $250,000
Employee	$75,000 Faculty and University Staff $50,000 Classified Staff	Guarantee Issue (approved amount): Up to $350,000 Over Guarantee Issue: medical history required; maximum $1 million Guarantee Issue: $50,000	$10,000 to $250,000 No medical history
Spouse or Partner	N/A	Over Guarantee Issue: medical history required, maximum $500,000 (Cannot exceed employee's amount)	$10,000 to $250,000 No medical history (Cannot exceed employee's amount)

Policy issued to:	Basic Term Life with Accidental Death and Dismemberment CU pays premium Automatic enrollment	Optional Term Life Employee pays premiums Policy maximum: $1 million	Voluntary Accidental Death and Dismemberment (AD&D) Employee pays premiums Policy maximum: $250,000
Children	N/A	$5,000 or $10,000 No medical history required. The employee's Optional Term coverage amount must be equal to or greater than the elected amount for the dependent child.	$5,000 No medical history required. The employee's Voluntary AD&D coverage amount must be equal to or greater than the elected amount for the dependent child.

You know it's important, but how much insurance do you need?

The Standard can help! Their decision tool and calculator can help you determine whether you need more of a given type of insurance. This newfound knowledge can guide your decisions.

Get started [9]

Groups audience:
Employee Services
Right Sidebar:
ES: Benefits & Wellness - New Employee Sidebar
ES: Benefits & Wellness - IWT Life Insurance
ES: Benefits & Wellness - Contact
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CU's life insurance policies can help provide for your family.

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[5] https://www.cu.edu/employee-services/benefits-wellness/new-employee/life-insurance/optional-life
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