

CSU-Paid Basic Term Life and AD&D Insurance

The Standard Life Insurance Company (The Standard) is the CSU's insurance carrier for employer-paid basic term life and accidental death and dismemberment (AD&D) insurance. The CSU offers this employer-paid insurance to eligible employees within specified employee categories. The amount of coverage varies by employee category.

Employee Category	Policy Class Number	Amount of Coverage	
		Basic Term Life	AD&D
Executive (M98)	Class 1	\$250,000	\$250,000
Management (M80)	Class 2	\$100,000	\$100,000
Confidential (C99)	Class 3	\$50,000	\$50,000
Faculty (R03)	Class 4	\$50,000	\$50,000
Teaching Associates (E99)	Class 5	\$50,000	\$0
Academic Professionals (R04)	Class 6	\$25,000	\$25,000
Public Safety (R08)	Class 7	\$10,000	\$10,000
CSEA (R02, 05, 07, 09)	Class 8	\$10,000	\$10,000

The Standard's basic term life and AD&D insurance plan contains a number of enhanced coverage features including:

1. Waiver of premium for disabled employees
2. Limited portability, and
3. Living death benefit.