



**Colorado Public Employees' Retirement Association  
Policy # 595121**

**Your Term Life/AD&D Insurance Plan**

***Eligibility***

All active and retired members of PERA and inactive members who maintain their PERA account.

**Cost**                      \$6.50 per Unit

***Coverage Amounts***

Member's Age at Plan Anniversary	1 unit of Life/AD&D*	2 units of Life/AD&D *	3 units of Life/AD&D*	4 units of Life/AD&D*
<25	\$60,500	\$121,000	\$181,500	\$242,000
25-29	\$52,250	\$104,500	\$156,750	\$209,000
30-34	\$38,500	\$77,000	\$115,500	\$154,000
35-39	\$30,800	\$61,600	\$92,400	\$123,200
40-44	\$21,500	\$43,000	\$64,500	\$86,000
45-49	\$17,000	\$34,000	\$51,000	\$68,000
50-54	\$12,000	\$24,000	\$36,000	\$48,000
55-59	\$7,500	\$15,000	\$22,500	\$30,000
60-64	\$5,000	\$10,000	\$15,000	\$20,000
65-69	\$5,000	\$10,000	\$15,000	\$20,000
70 or more	\$2,500	\$5,000	\$7,500	\$10,000

\*The coverage amount listed in the chart above will be doubled in the event the insured's death is due to a covered loss under the AD&D benefit.

Spouse's age Age at Plan Anniversary	1 unit of Life	2 units of Life	3 units of Life	4 units of Life
<55	\$6,000	\$12,000	\$18,000	\$24,000
55-59	\$3,500	\$7,000	\$10,500	\$14,000
60-69	\$2,500	\$5,000	\$7,500	\$10,000
70 or over	\$1,000	\$2,000	\$3,000	\$4,000

Child's Age	1 unit of Life	2 units of Life	3 units of Life	4 units of Life
<14	\$1,000	\$2,000	\$3,000	\$4,000
14 days to <21 years	\$2,500	\$5,000	\$7,500	\$10,000
21 or over	None	None	None	None

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**Additional AD&D Benefits** **Education Benefit:** If you die within 365 days of an accident, an additional benefit is paid to your insured dependent child(ren). Your child(ren) must be a full-time student beyond grade 12.

**Seat Belt/Air Bag Benefit:** If you die in a car accident and are wearing a properly fastened seat belt and/or are in a seat with an air bag, an additional benefit will be paid to your beneficiary(ies).

**Repatriation:** If you die due to an accident at least 100 miles away from your principal place of residence, an additional benefit will be paid for the preparation and transportation of your body to a mortuary chosen by you or your authorized representative.

**Limitations/Exclusions/  
Termination of Coverage**

***Life Benefit Exclusions***

Your plan does not cover any losses where death is caused by, contributed to by, or results from:

- suicide occurring within 24 months after your initial effective date of insurance; and
- suicide occurring within 24 months after the date any increases or additional insurance becomes effective for you.

***AD&D Benefit Exclusions***

AD&D benefits will not be paid for losses caused by, contributed to by, or resulting from:

- Disease of the body or diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders;
- Suicide, self-destruction while sane, intentionally self-inflicted injury while sane, or self-inflicted injury while insane;
- War, declared or undeclared, or any act of war;
- Active participation in a riot;
- Attempt to commit or commission of a crime;

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***AD&D Benefit Exclusions  
(Continued)***

- The voluntary use of any prescription or non-prescription drug, poison, fume, or other chemical substance unless used according to the prescription or direction of your doctor. This exclusion does not apply if the chemical substance is ethanol;
- Intoxication. (“Intoxicated” means that the individual’s blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.)

***Termination of Coverage***

Your coverage under the Summary of Benefits ends on the earliest of:

- the date the Summary of Benefits or a plan is cancelled;
- the last day of the period for which you made any required contributions; or
- the last day of the month coincident with or next following the date you withdraw your PERA member account or are no longer a member of a group eligible for coverage under this Summary of Benefits.

Your dependent's coverage under the Summary of Benefits on the earliest of:

- the date the Summary of Benefits or a plan is cancelled;
- the date of your death;
- the last day of the period for which you made any required contributions; or
- the last day of the month coincident with or next following the date you withdraw your PERA member account or are no longer a member of a group eligible for coverage.

Coverage for any one dependent will end on the earliest of:

- the date your coverage under a plan ends;
- the date your dependent ceases to be an eligible dependent;
- for a spouse, the date of divorce or annulment.

Unum will provide coverage for a payable claim which occurs while you and your dependents are covered under the policy or plan.

***Delayed Effective Date of  
Coverage for Dependents***

Dependents’ Insurance shall be effective on the date the Member’s coverage becomes effective. However, if any Dependent, on the date the Dependents’ Insurance would otherwise have become effective, is confined to an institution or at home for medical treatment, the Dependents’ Insurance will not be effective until the attending physician releases the Dependent from confinement.

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***Purchasing Additional Coverage - Applies to Active PERA Members Only***

Each year at annual enrollment you will be given the opportunity to increase your Life insurance coverage. You may purchase additional Life insurance coverage up to 4 units without evidence of insurability if you are already enrolled in the plan.

At times other than during annual enrollment, you may apply for additional Life insurance coverage subject to satisfactory evidence of insurability.

***Questions***

If you should have any questions about your coverage or how to enroll, please contact Unum toll-free at 1-866-277-1649.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.

*Underwritten by: Unum Life Insurance Company of America, 2211 Congress Street, Portland, Maine 04122, [www.unum.com](http://www.unum.com)  
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