Employer-Paid Basic Life and AD&D Insurance

TCU provides basic life insurance and accidental death and dismemberment (AD&D) insurance at no cost to eligible employees.

Coverage at a glance

Eligibility	Employees who work at least 75% of full time
Basic Life	The greater of $25,000 or one times annual salary
Basic AD&D	One times annual base pay, with a $25,000 minimum
Premium	Paid by TCU
Age reduction	Basic Life benefit reduces by 50% at age 70, but not below $25,000

Employer-provided group-term life insurance coverage over $50,000 may result in taxable imputed income. Consult a tax advisor.

How to file a life or AD&D claim

1. Notify TCU Human Resources of the death or covered accident as soon as practicable.

2. Request the current Mutual of Omaha group life or AD&D claim instructions and required forms. The specific claim procedure and required documents should be confirmed with TCU HR or Mutual of Omaha.

3. Submit the completed claim materials using the insurer-approved instructions. Keep copies for your records.

Find insurer forms: Mutual of Omaha forms and support

Before publication: Confirm life and AD&D amounts, age reductions and claim instructions against the current Mutual of Omaha plan. These coverage amounts were carried forward from the prior website.

Plan information: This guide is a summary. Official plan documents and insurer determinations govern eligibility, coverage and claim payments.