LIFE INSURANCE

Basic Life and Accidental Death and Dismemberment

Collin County provides full-time, benefits-eligible employees with Basic Life and Accidental Death and Dismemberment (AD&D) insurance in the amount of 1.5 times your salary plus $50,000, up to a maximum of $400,000.

You are automatically enrolled in this coverage at no cost to you.
This insurance provides financial protection in the event of your death or the loss of limbs or body functions due to an accident. The coverage is provided through Mutual of Omaha. You do not need to take any action to enroll. For new hires, coverage begins the first of the month following 90 days of service.

Supplemental Life Insurance

You may elect supplemental life insurance coverage for yourself, your spouse, and your dependent child(ren) in addition to the County-provided basic life insurance. Evidence of Insurability (EOI) is not required when enrolling as a new hire unless your coverage exceeds the guarantee issue amount of $300,000. EOI will be required if you enroll at a later date, such as after a qualifying life event, during Open Enrollment, or if a salary increase causes your coverage to exceed $300,000.

Please note, you may be ineligible for dependent supplemental life coverage if your spouse or child(ren) is also a County employee.

Both basic and supplemental life insurance amounts are subject to age-based reductions. If you have questions about how age reductions may affect your coverage, contact the Benefits team.

Supplemental Life Rates

Age	Rate	Age	Rate	Age	Rate	Age	Rate
0-24	$.05	35-39	$.09	50-54	$.35	65-69	$1.40
25-29	$.06	40-44	$.12	55-59	$.55	70-74	$2.50
30-34	$.08	45-49	$.21	60-64	$.80	75-79	$3.50
						80+	$7.13

Monthly Premium Rate Calculation:

1. Multiply your annual salary by the coverage amount (one or two times salary).
2. Round the result up to the next $1,000 (for example, $31,112 becomes $32,000).
3. Divide by $1,000.
4. Multiply by the premium rate for your age range.

Available Supplemental Coverage Options

For you: One or two times your annual base salary up to $500,000
For your dependent child(ren) up to age 26*: $5,000
For your spouse*: $10,000
*Monthly premium rate for dependent child(ren), dependent spouse, or Both: $3.00