

Optional Life Insurance Benefits at a Glance

It's not easy to think about. What if you suddenly died? In the event of your passing, Life insurance coverage can help your family cover expenses, maintain their standard of living and plan for the future.

KPERS provides Basic Life insurance worth 150 percent of your salary. Since every employee's needs are different, KPERS also provides you with the opportunity to apply for Optional Life insurance.

This insurance is paid by you through payroll deduction.

Coverage Amounts

Member Coverage

Employee coverage amounts range from \$5,000 to \$400,000 in \$5,000 increments. New employees are eligible for an initial \$250,000 of guaranteed coverage without providing proof of good health, within 31 days of their hire date. You must provide proof of good health for amounts over \$250,000.

Spouse Coverage

Spouse coverage is available in amounts from \$5,000 to \$100,000. New employees are eligible for \$25,000 of guaranteed coverage for a spouse within 31 days of their hire date. You must provide proof of good health for amounts over \$25,000. **You cannot be covered as both a member and a spouse.**

Child Coverage

Child coverage is available in the amount of \$10,000, or \$20,000. Unmarried children are covered to age 26; there is no age limit on disabled dependents. **Only one parent may have child coverage if both parents are KPERS members.**



Other Additional Life Features and Services

Accelerated Benefit

If you are diagnosed as terminally ill within 24 months or fewer to live, you may be eligible to receive up to 100 percent of your life insurance instead of your beneficiary receiving a death benefit.

Travel Assistance

Provides you or your family 24-hour medical, legal and trip assistance information, as well as referral and coordination services.

If You Leave Employment or Retire

If you leave or retire you can continue your coverage through conversion or portability insurance within 60 days of ending employment.

Eligibility

For eligibility requirements, please refer to the active member section at kpers.org.

For More Information About Enrollment

Visit kpers.org in the active member section for benefit details and information on how to enroll.

This information is only a brief description of the group Optional Life and Optional Dependents Life insurance policy sponsored by KPERS. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and KPERS may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For costs and more complete details of coverage, contact The Standard toll free at 844-289-2306.