

Optional Life Insurance

Open Enrollment 2025



Help Protect Your Family’s Future

Want more than the guaranteed amount?
Apply for coverage and answer a few health questions.

Who’s Covered	Plan Coverage Options	Guaranteed Coverage No Health Questions
Member	In \$5,000 increments, up to plan max \$400,000	\$50,000 (to \$250,000 guaranteed max)
Spouse	In \$5,000 increments, up to plan max \$100,000	Up to \$25,000 (to \$25,000 guaranteed max)

Child* \$10,000 or \$20,000 \$10,000 or \$20,000
**One premium covers all eligible children in your family up to age 26. No age limit with disabled dependents.*

Monthly Premiums

Visit kspers.gov/optionallife for rates. Premiums paid automatically by payroll deduction.

The Fine Print

- KPERS retirees are eligible to be covered as a spouse.
- KPERS and Judges don’t need member coverage to add spouse and/or child coverage.
- KP&F must have member coverage to add spouse and/or child coverage.
- You can’t cover your spouse if he/she is an active member of KPERS, KP&F, Judges or Board of Regents.
- You do not need to do anything if you are happy with your current coverage. Please keep in mind, if you would like to reduce or cancel current coverage, you will need to complete this form: kspers.gov/forms/k79.pdf
- Coverage is not available for spouses and/or children who are full-time members of the armed forces of any country.

Apply Today!

Go to kspers.gov > Click the green Member Login button
Scan the QR code to learn more.



SCHOOLS & LOCALS

OPEN ENROLLMENT

September 1–30, 2025

Approved Coverage Starts
January 2026

More Info

Check out the decision support tool at standard.com/edu/kpers/15851 to learn more:

- Benefit Videos
- Rates and Examples
- Claim Example
- Life insurance needs calculator

Coverage underwritten by
Standard Insurance Company

This policy has exclusions, limitations and terms under which the policy may be continued in force or terminated. Please contact The Standard or KPERS to obtain information, including costs and complete details of coverage. Refer to the certificate of insurance which contains the full description of coverage.

The Standard is a marketing name for StanCorp Financial Group, Inc., and subsidiaries. Insurance products offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.