

OPEN ENROLLMENT

optional life insurance

Approved coverage starts in January 2024

Guaranteed coverage during open enrollment!

Want more than the guaranteed amount? Apply 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	Up to \$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 kpers.org/optionallife for rates. Premiums paid automatically by payroll deduction. With child coverage, one premium covers all eligible children in your family. Children are eligible until age 26.

The fine print

- KPERS retirees are eligible to be covered as a spouse.
- KPERS and Judges don't need member coverage to add spouse 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.

Accidental death & dismemberment benefits

You also have accidental death and dismemberment benefits. This covers you if you experience an occupational assault, or accidental death and dismemberment. Some exclusions apply. Learn more in the KPERS Basic and Optional Life Insurance booklet at standard.com/eforms/20564_753781.pdf.

How to apply

Start new or increase current coverage

Login to your online account at kpers.org and click the green Member Login button.



STATE

Open enrollment
October 1-31, 2023

More info

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

- ✓ Benefit videos
- ✓ Rates and coverage
- ✓ Claim example
- ✓ Life insurance needs calculator

Questions?

Contact The Standard

Toll-free: 1-844-289-2306

Email: kpersadmin@standard.com

kpers.org/optionallife

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.

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