

# KPERS Life Insurance

A Helping Hand When They Need It



Your Guide to Basic and  
Optional Life Insurance

Kansas Public Employees Retirement System

 KPERS

# Act Now to Help Protect What You Care About

## Let's explore your basic and optional life insurance.

Having a lot of benefit choices is great — but can be confusing! You may be wondering ... which ones are the best for me and my family?

Think of insurance as a safety net. It can help protect you and your loved ones when life doesn't go as planned. It can help pay for medical bills, college education and more - preserving your financial security.

Enrolling for coverage is an easy way to make sure your loved ones have the protection they need when they need it most.

Use this guide to learn more about your KPERS life insurance options from Standard Insurance Company (The Standard).



KPERS' life insurance offers competitive group rates. You decide how much you need and pay the premiums through payroll deductions.



### KPERS-Covered Benefits

#### KPERS and Judges Members

Basic Life insurance, including Accidental Death and Dismemberment coverage

#### KP&F Members

Accidental Death and Dismemberment coverage if you are enrolled in KPERS Optional Life Insurance



### Coverage You Can Add on Your Own

#### Optional Life Insurance

If your employer offers it, you may add optional insurance.\*

This includes coverage for you, your spouse and your children.

\*Check with HR to see if your employer offers this benefit.



## Protect Your Loved Ones

**Life insurance** helps take care of your family if something happens to you. It can help your loved ones get through a difficult time and pay for important things, like a home or college plans.

**Accidental Death and Dismemberment (AD&D) insurance** covers you if you experience an occupational assault, or accidental death and dismemberment. Some exclusions apply. For full details, see the insurance certificate available at [kpers.org](http://kpers.org).



## Estimate How Much Coverage You Need

Each family has a unique set of circumstances and financial needs. To help you calculate how much optional life insurance you need to protect your loved ones, visit our online Life Insurance Needs Calculator at [standard.com/mybenefits/kpers/needs.html](http://standard.com/mybenefits/kpers/needs.html).



## Annual Open Enrollment

**Each year KPERS holds an annual open enrollment. During this time, you can increase your coverage or add new coverage for you, your spouse and your children.**

**For You.** Members currently enrolled in Optional Life insurance may increase their coverage by \$50,000 or less each year, up to the guarantee issue amount of \$250,000. For increases over \$50,000, proof of good health will be required.

Members not currently enrolled in Optional Life insurance may add coverage in \$5,000 increments, up to \$50,000. Proof of good health is required for amounts over \$50,000.

**For Your Spouse.** Spouses currently enrolled in coverage may increase their coverage in \$5,000 increments up to the guarantee issue amount of \$25,000, without answering health questions. Proof of good health is required for amounts over \$25,000.

Spouses enrolling for the first time may apply for coverage in \$5,000 increments, up to \$25,000, without proof of good health. Proof of good health is required for coverage over \$25,000.

If you or your spouse were declined coverage previously by The Standard, you and/or your spouse will not be eligible for the annual open enrollment increase without answering health questions. All amounts will require you to submit a medical history statement.

**For Your Child.** Child coverage is available in \$10,000 or \$20,000 amounts. One premium covers all children in your family up to age 26. No age limit on disabled dependents.

## To Apply

### Cities, Counties, Schools and State members:

Login to your KPERS online account at [kpers.org](http://kpers.org) or ask your employer.

### Board of Regents members:

Download the paper application at [kpers.org/optionallife](http://kpers.org/optionallife). Or visit your employer's Human Resources office.

### Anytime Enrollment, New Hire or Family Status Change

Download the paper application at [kpers.org/forms.html](http://kpers.org/forms.html).

## QUESTIONS?

**Contact The Standard**  
Toll-free: 844-289-2306  
Email: [kpersadmin@standard.com](mailto:kpersadmin@standard.com)

[kpers.org/optionallife](http://kpers.org/optionallife)

## OPEN ENROLLMENT DATES

CITIES, COUNTIES,  
SCHOOLS  
**September 1-30**

STATE/BOARD OF  
REGENTS  
**October 1-31**

GP494-ADD/S399, GP310-ADD,  
GP609-ADD

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# Basic Life Insurance

## For KPERS and Judges Members

KPERS Basic Life Insurance is underwritten by Standard Insurance Company (The Standard). This coverage provides financial protection if you pass away unexpectedly. You may also be eligible for Accidental Death and Dismemberment (AD&D) coverage in the event of an accident or death.

Your employer pays the cost of this benefit.

Eligibility	
Requirements	Please see the Active Members section at <a href="http://kpers.org">kpers.org</a> .

Coverage Amounts	
<b>Basic Life Insurance</b>	Coverage is equal to 150% of your pay. Ex: John makes \$40,000 annually. His basic life insurance amount would be \$60,000.
<b>Basic AD&amp;D Insurance</b>	<b>For loss of life:</b> \$15,000. <b>For other covered losses:</b> Payable by percentage of this benefit.

Additional Benefits and Features	
With Basic Life Insurance	With Basic AD&D Insurance
<ul style="list-style-type: none"><li>Accelerated Benefit</li><li>Line of Duty Benefit</li><li>Portability of Insurance Provision</li><li>Repatriation Benefit</li><li>Right to Convert Provision</li><li>Standard Secure Access Account Payment Option</li><li>Travel Assistance</li></ul>	<ul style="list-style-type: none"><li>Air Bag Benefit</li><li>Expanded AD&amp;D Package</li><li>Family Benefits Package</li><li>Occupational Assault Benefit</li><li>Seat Belt Benefit</li></ul>

This information is only a brief description of the group Basic Life/AD&D 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 more complete details of coverage, contact The Standard toll free at 844-289-2306.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

[standard.com](http://standard.com)

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## Optional Life Insurance

For all KPERS, KP&F and Judges Members

# We can help provide for your family when you can't.

KPERS Optional Life Insurance is additional coverage beyond basic life insurance that helps you protect what matters most - your family. This coverage can help provide financial support and stability to your family if you pass away or have a serious accident.

**Life insurance  
can help make  
things easier  
for the people  
you care about.**

### How Much Life Insurance Do You Need?

Consider your family's everyday expenses and big-ticket items. How will they manage without your income? How much help do they need to maintain their standard of living? Pay off debt? And fund your children's education?

**Accidental Death  
and Dismemberment  
(AD&D) insurance** provides coverage for accidental death and dismemberment. It provides an extra layer of protection if you die or have a covered injury due to an accident.

### What's at Stake.

A death or serious accident might leave your family facing expenses they couldn't pay without your income. That could include extra costs for medical care or a funeral.

Your KPERS Optional Life Insurance offers competitive group rates, which may be more affordable than those available through individual insurance. You pay the cost of this coverage through payroll deduction. Many employers offer optional insurance, including the State of Kansas. Please check with your employer to be sure.

**Plan now to help your family cover future expenses like:**



Tuition



Child Care



Housing  
Costs



Daily Living  
Expenses

# Optional Life Insurance Coverage Details

## Coverage Amounts

**For KPERS members**, you do not need member coverage to add spouse or child coverage.

**For KP&F members**, you must have member coverage to add spouse or child coverage.

**Member:** \$5,000 to \$400,000, in \$5,000 increments

**Spouse:** \$5,000 to \$100,000 in \$5,000 increments

**Child:** \$10,000 or \$20,000\*

\*One premium covers all children in your family up to age 26. No age limit on disabled dependents.

## Guaranteed Coverage

This is the maximum amount of coverage you may apply for with no health questions.

**New Hire (within 31 days of hire):**

Initial \$250,000 of guaranteed coverage

## Annual Open Enrollment

Get guaranteed coverage with no health questions up to the guaranteed maximums.

If you or your spouse were declined coverage previously by The Standard, you and/or your spouse will not be eligible for the annual open enrollment increase without answering health questions. All amounts will require you to submit a medical history statement.

**Member:** Up to \$50,000 (to \$250,000 guaranteed max)

**Spouse:** Up to \$25,000 (to \$25,000 guaranteed max)

**Child:** \$10,000 or \$20,000\*

\*One premium covers all children in your family up to age 26. No age limit on disabled dependents.

## Family Status Change

Includes marriage, divorce, birth, adoption, or change in employment status by you or your spouse (within 31 days of a life event).

**Member:** Add or increase up to \$50,000 with no health questions

**Spouse:** Add or increase up to \$25,000 with no health questions

**Child:** Add or increase by \$10,000 or \$20,000

# AD&D Insurance

## Coverage Amounts

### KP&F Members:

If you have Optional Life Insurance, you also have \$15,000 coverage for accidental death and dismemberment

### KPERS and Judges Members:

\$15,000 included with Basic Life Insurance

Keep in mind that the amount payable for certain losses is less than 100% of the AD&D benefit.

See the Important Details section for more information, including requirements, exclusions, limitations, age reductions and definitions. For full details of coverage, review the insurance certificate at [standard.com/eforms/18297\\_753781.pdf](http://standard.com/eforms/18297_753781.pdf).

# Additional Features

## Included With Optional Life Insurance

<b>Line of Duty Benefit</b>	The Standard may pay an additional \$50,000 benefit for emergency services to employees who die while acting in the line of duty.
<b>Accelerated Benefit</b>	If you become terminally ill, you may be eligible to receive up to 100% of your life benefit, to a maximum of \$500,000.
<b>Travel Assistance<sup>1</sup></b>	Available 24 hours a day, this service connects you to resources when you're traveling at least 100 miles from home or in a foreign country for up to 180 days.
<b>Repatriation Benefit</b>	An additional benefit to help pay expenses related to transporting the remains of the member who dies more than 200 miles from their primary residence.
<b>Standard Secure Account Access Benefit</b>	Payment deposited into an interest bearing draft account for which the beneficiary receives a checkbook on amounts over \$25,000 or when requested.

<sup>1</sup> This service is provided through an arrangement with a service provider that is not affiliated with The Standard. Travel Assistance is not an insurance product in any state, except Oregon. For more information, visit [standard.com/travel-info](http://standard.com/travel-info).

## Included With AD&D Insurance

<b>Seat Belt and Air Bag Benefits</b>	The Standard may pay an additional benefit if you die while wearing a seat belt, provided certain conditions are met. If the car's air bags deploy during an accident, an air bag benefit may also be payable.
<b>Family Benefits Package</b>	This benefit is designed to help surviving family members maintain their standard of living and pursue their dreams. Included in the package are benefits to help with child care, career adjustment for your spouse and higher education for your child(ren).
<b>Occupational Assault</b>	The Standard may pay a benefit if you die or are dismembered as a result of an act of workplace violence that is punishable by law.

# Monthly Premiums

## Member and Spouse Coverage

Premiums based on your age, or your spouse's age, as of the last January 1. Your rates will increase with age. A \$0.20 per month administrative fee will be added to your premium. Monthly premiums are paid by payroll deduction.

Age	Member Rate (Per \$1,000 of Total Coverage)	Spouse Rate (Per \$1,000 of Total Coverage)
<30	\$0.037	\$0.09
30–34	\$0.055	\$0.13
35–39	\$0.064	\$0.14
40–44	\$0.073	\$0.16
45–49	\$0.110	\$0.23
50–54	\$0.156	\$0.34
55–59	\$0.293	\$0.65
60–64	\$0.467	\$0.99
65–69	\$0.869	\$1.91
70–74	\$1.409	\$3.08
75+	\$1.528	\$3.33

Use this formula to estimate your monthly premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2).}}{1000} \times \text{Using the rate table, find the rate that corresponds with your age as of last January 1.} = \text{Add } \$0.20 \text{ per month administrative charge.} \rightarrow \text{This amount is an estimate of how much you would pay each month.}$$

## Child Coverage

Coverage Amount	Monthly Premium*
\$10,000	\$1.00
\$20,000	\$2.00

\*One premium covers all your dependent children.

Note: A \$0.20 per month administrative fee will be added to your premium.

## Important Details

Here's where you'll find the nitty-gritty details about the plan.

### Life Insurance Eligibility Requirements

To be eligible for coverage, you must be:

An active employee of any employer that has affiliated with or is in the process of affiliating with the Kansas Public Employees Retirement System (KPERS) and that has elected to participate under the Group Policy pursuant to K.S.A. 74-4927(7), working 630 hours each year as an employee participating in KPERS under K.S.A. 74-4931 et seq, or 1000 hours each year for any other employee, and one of the following:

- A member of KPERS;
- A member of the Retirement System for Judges;
- An unclassified employee of a Kansas Board of Regents (KBOR) institution who participates in the KBOR retirement plan;
- An employee of the University of Kansas Hospital Authority;
- A member of Kansas Police and Firemen's Retirement System (KP&F); or
- A certain "state officer" who has chosen, as allowed in K.S.A. 74-4911f, to participate in the State's alternative defined contribution plan for such state officers

Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.

You may buy life insurance for your eligible child(ren) and/or spouse. This is called Dependents Life insurance.

- For KPERS members, you do not need member coverage to add spouse or child coverage.
- For KP&F members, you must have member coverage to add spouse or child coverage.
- You can choose to cover your spouse, meaning a person to whom you are legally married.

You may also choose to cover your child. Child means your child from live birth to age 26, with no age limit on disabled dependents. Please note:

- Your child cannot be insured by more than one KPERS, KP&F or Judges member.
- Your spouse or child(ren) must not be full-time member(s) of the armed forces.
- You cannot be insured as both an individual and a dependent.

### Medical Underwriting Approval for Life Coverage

Required for:

- Coverage amounts higher than the guarantee issue amount
- All late applications for member or spouse coverage (applying 31 days after becoming eligible)
- Requests for coverage increases for members or spouses
- Reinstatements
- Employees and spouses eligible but not insured under the prior life insurance plan
- For members or their spouse declined previously by The Standard

Note: You do not need to answer health questions for child coverage.

### Family Status Change

A family status change is a life event such as marriage, divorce, birth or adoption. It also includes a change in employment status by you or your spouse from full-time to part-time or if your spouse's employment ends.

Within 31 days of a family status change:

- You can enroll for or increase your member coverage by \$50,000 or less, without medical underwriting approval. For any increases above \$50,000, medical underwriting approval will be required.
- Your spouse is eligible to enroll for or increase coverage in \$5,000 increments up to the guarantee issue amount of \$25,000, without medical underwriting approval. For any increases above \$25,000, medical underwriting approval will be required.
- You can enroll or increase your child coverage.

However, we will not waive evidence of insurability requirements if you or your spouse were declined coverage previously.

## Coverage Effective Date for Life Coverage

To become insured, you must:

- Meet the eligibility requirements listed in the previous sections,
- Receive medical underwriting approval (if applicable),
- Apply for coverage and agree to pay premium, and
- Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective.

If you are not actively at work on the day before the scheduled effective date of insurance, including Dependents Life Insurance, your coverage will not become effective until the day after you complete one full day of active work as an eligible employee. You may have a different effective date for coverage amounts below and above the guarantee issue. Contact The Standard toll-free at 844-289-2306 for further information about the applicable coverage effective date for your insurance, including Dependents Life Insurance.

## Portability

If your life and AD&D insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage from The Standard.

## Conversion

If your life insurance reduces or ends, you may be eligible to convert your existing life insurance to an individual life insurance policy without submitting proof of good health.

## Life Exclusions

Coverage for you and your dependent spouse includes an exclusion for death resulting from suicide or other intentionally self-inflicted injury, while sane or insane.

## AD&D Benefits

The amount of the AD&D benefit for your death is \$15,000. For all other covered losses, the amount is shown as a percentage of the amount payable for the benefit on the date of the accident. No more than 100% of the AD&D benefit will be paid for all losses resulting from one accident.

Any loss must be caused solely and directly by an accident within 365 days of the accident. A copy of the death certificate is needed to prove loss of life.

All other losses must be certified by a physician in the appropriate specialty determined by The Standard.

Covered Loss	Percentage of AD&D Payable Benefit
Life	100%
One hand or one foot	50%
Sight in one eye	50%
Two or more of the losses listed above	100%

## AD&D Insurance Exclusions

You are not covered for death or dismemberment caused or contributed to by any of the following:

- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Suicide or other intentionally self-inflicted injury, while sane or insane
- War or any act of war (declared or undeclared), and any substantial armed conflict between organized forces of a military nature
- Voluntary consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

## **When Your Insurance Ends**

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The last day of the calendar month in which your employment terminates
- The last day of the calendar month in which you cease to meet the eligibility requirements
- The date the group policy, or your employer's coverage under the group policy, terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy
- The date your Life coverage ends, your AD&D coverage will end as well

In addition to the above requirements, your Dependents Life coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

For more details on when your insurance ends, contact The Standard toll-free at 844-289-2306 or email [kpersadmin@standard.com](mailto:kpersadmin@standard.com).

## **Group Insurance Certificate**

If coverage becomes effective, and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

GP190-LIFE/S399, GP399-LIFE/TRUST,  
GP899-LIFE, GP190-LIFE/A997/S399,  
GP411-LIFE, GP190-LIFE/S214

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# Travel Assistance

## Explore the World With Confidence

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.<sup>1</sup>

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).<sup>2</sup>

## Security That Travels With You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:



Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories



Credit card and passport replacement and missing baggage and emergency cash coordination



Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains<sup>3</sup>



Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond



Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization



Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded



Evacuation arrangements in the event of a natural disaster, political unrest and social instability

## Contact Travel Assistance

**800.872.1414**

United States, Canada, Puerto Rico, U.S. Virgin Islands and Bermuda

Everywhere else

**+1.609.986.1234**

Text:

**+1.609.334.0807**

Email:

**medservices@assistamerica.com**

## Get the App

### Get the most out of Travel Assistance with the Assist America Mobile App.

Click one of the links below or scan the QR code to download the app. Enter your reference number and name to set up your account. From there, you can use valuable travel resources including:

- One-touch access to Assist America's Emergency Operations Center
- Worldwide travel alerts
- Mobile ID card
- Embassy locator



**Reference Number:**  
**01-AA-STD-5201**



Download on the  
**App Store**

**GET IT ON**  
**Google Play**

**Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](http://standard.com)**

1 Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc. is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.

2 Spouses and children traveling on business for their employers are not eligible to access these services during those trips.

3 Must be arranged by Assist America, Inc.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are 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.

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## Standard Insurance Company

For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits and Individual Disability insurance. We provide insurance to more than 25,700 groups, covering approximately 6 million employees nationwide.\* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, contact your human resources department or visit us at [standard.com](http://standard.com).

\* As of December 31, 2016, based on internal data developed by Standard Insurance Company.