

Commonwealth of Kentucky – Group Life Benefits Administration

Policyholder: Commonwealth of Kentucky

Group Policy Number: 235782-1-G

Type of Insurance: Term Life & Accidental Death and Dismemberment Insurance

General Life Insurance Questions for Group 235782

1. How do new employees enroll in the Optional and/or Dependent Life Insurance?

A new employee may enroll in Optional and/or Dependent Term Life Insurance within 30 days from their hire date either by enrolling through KHRIS Employee Self-Service (ESS) or by providing a completed life insurance application located [here](#) to their IC/HRG who will then upload it using the DEI upload tool to the Optional Insurance Branch.

2. Who can be covered under the Dependent Term Life Insurance?

Eligible dependents include a Spouse (to whom the employee is legally married) and dependent children under the age of 26. Dependent children are no longer required to be a full-time student to be eligible for coverage. Dependent children who are also Group Life participants of the Commonwealth as Employees are **not** considered eligible dependents under the Life Insurance certificate of coverage.

3. When does the Optional and/or Dependent Term Life Insurance start?

Supplemental Optional and Dependent Term Life Insurance becomes effective on the first day of the second month after your employment date. A Statement of Health is required as Evidence of Insurability if the employee enrolls more than 30 days after the new hire date. If a Statement of Health is required, coverage will be effective on the first day of the month following the date the insurance carrier approves the Statement of Health.

4. Who is the beneficiary for the Dependent Term Life?

Benefits will be paid to the employee when a covered eligible dependent dies.

5. If the employee dies, can the spouse continue his/her coverage?

In the event of the employee's death, the spouse or dependent can convert their Optional term life insurance to an individual policy. The spouse or dependent has 31 days from the date the employee's coverage ends to convert/port.

6. If an employee decides they want less coverage, can they decrease their Optional and/or Dependent Life Insurance coverage?

Yes, simply have them complete an application requesting a change to a plan with less coverage. Remember, if they decide to increase coverage later, they must provide Evidence of Insurability.

7. If an employee leaves their job, is it possible for them to continue their Life Insurance coverage?

Yes. Basic, Optional, and Dependent Group Life Insurance coverage will end the last day of the same month in which employment ends. However, in the 31 days following the termination of coverage, they may convert their Basic, Optional, and Dependent Group Life Insurance Coverage to

an individual policy without having to furnish Evidence of Insurability. If they die during this 31-day period, this insurance will be paid whether or not they have applied for an individual policy.

8. When does the Optional Life Insurance end?

The Optional Life Insurance coverage ends (1) on the last day of the same month in which employment ends, (2) if the plan is discontinued, (3) if the employee stops making contributions, or (4) if they are no longer an eligible employee.

9. When does the Dependent Term Life Insurance end?

Dependent Term Life Insurance ends (1) on the last day of the same month in which employment ends, (2) if the plan is discontinued, (2) if the employee stops making contributions, (4) if the Dependent dies, (5) if the Dependent is no longer eligible, or (6) if employee is no longer legally married (divorced).

NOTE: The employee must notify the Optional Insurance Branch when a spouse or dependent(s) is no longer eligible for coverage.

10. Will the plan reimburse for terming coverage on an ineligible spouse or dependent?

It is the employee's responsibility to notify the Optional Insurance Branch if the employee's spouse or dependent(s) are no longer eligible for coverage. The plan may reimburse the premium paid for an ineligible spouse or dependent a maximum of 90 days back from the date of notification of ineligibility if requested in writing within 90 days of ineligibility. Proof of ineligibility may be required (divorce decree, etc.).

11. How can an employee change a beneficiary?

They may obtain a new Beneficiary Designation form from their insurance coordinator or Human Resources (IC/HRG) **OR** use the KHRIS Employee Self Service (ESS) portal. ESS is the preferred method for beneficiary updates. ESS Instructions can be found [here](#). The signed and dated form should be returned to their IC/HRG to process in KHRIS and retain in the employee's record at the agency level.

12. The employee does not have Dependents now. Can they enroll when they acquire a Dependent?

Yes. They can enroll in Optional and/or Dependent coverage within 30 days of marriage. They can enroll in Dependent coverage for dependent children under 26 at any time of the year without providing Evidence of Insurability.

13. Must the employee notify the Optional Insurance Branch if they have a newborn?

If an employee is already enrolled in a dependent plan covering children, the newborn is automatically covered upon birth. Otherwise, if they want to cover a newborn, they can complete an enrollment application at any time since coverage for dependent children can be added anytime of the year. Coverage for a newborn will be effective on the first day of the month following the employee's signature date on the life application.

14. How are benefits obtained when there is a claim?

The beneficiary on the policy should contact the employee's the deceased's employer to advise there has been a death. The IC/HRG is responsible for uploading the Death Claim notice via the DEI upload tool located [here](#) to begin the claim process. Any premiums that have been paid after the coverage is terminated will be refunded to the employee or the employee's estate.

15. Can the employee keep coverage if they transfer and have no break in service?

Yes. If they transfer employment to an employer participating in the Group Life Insurance program, their Optional and/or Dependent Term Life Insurance will remain in effect unless they complete a life application requesting a termination of coverage. If they decide to enroll in or increase coverage, they will be required to provide a Statement of Health to the insurance carrier. Coverage begins on the first of the month after the insurance carrier approves the Evidence of Insurability. If there was a loss of life insurance coverage at the prior agency, then proof of loss of coverage must be provided along with a completed and signed life insurance application to enroll or increase in Optional/Dependent coverage offer by the Commonwealth.

16. Can an employee cancel their Optional and/or Dependent Term Life Insurance at any time?

Yes. To cancel Optional term life insurance, they must complete an application indicating their intent to terminate coverage. The completed application must be returned to their IC/HRG or the Optional Insurance Branch for them to upload using the DEI upload tool. The request for cancellation must be in writing and include the employee's dated signature.

17. Is there any Accidental Death and Dismemberment Benefit?

Yes. If the loss of life is caused by an accident, the Accidental Death Benefit is payable to the designated beneficiary in an amount equal to both the Basic and Optional Life Insurance. Please refer to the Certificate of Coverage for further details.

18. What are the Exclusions to the Accidental Death & Dismemberment coverage?

Please refer to the Booklet/Certificate of Coverage [online](#) under Group Life Insurance benefits.

19. Is there an additional cost associated with the Accidental Death & Dismemberment Benefit?

No. The Accidental Death & Dismemberment Benefit is included as part of the Basic and Optional Life Insurance premium.

20. Can an employee change their Optional Plan at any time or enroll in any Optional Plan outside of Open Enrollment?

Yes, however if the employee wishes to increase or enroll in Optional coverage outside of OE, they will be required to furnish satisfactory Evidence of Insurability to the insurance carrier. If approved, the new life insurance coverage amount will become effective the first of the month after the insurance carrier approves your Statement of Health.

21. Will I receive a certificate explaining my coverage under the Commonwealth Plan?

A Summary of Coverage, which is an individual certificate showing the selected coverage will be mailed to the home address listed in KHRIS approximately a month after initial elections have become started. They will also receive one when rates increase due to entering a new age bracket. The Certificate of Coverage outlining detailed policy information is available online by clicking [here](#).

22. Will rates for Optional Life Insurance ever change?

Rates will increase based on the following chart:

Age Range
16-29
30-39
40-59
60 and over

23. Does Group Term Life Insurance pay for Suicide?

For all **Optional** insurance issued after January 01, 2022, the benefits payable are limited if the employee or the employee's insured dependent commits suicide, while sane or insane, within two years of the issue date. In such case, liability will be limited to a return of all premiums paid during the policy period. The employer-paid Basic \$20K is still payable in the case of suicide.

24. If I have additional questions, where can I get information?

Employees can contact their IC/HRG or call the Optional Insurance Branch at (502) 564-4774/ (888) 581-8834 (Option 4). Employees and ICs/HRGs may also visit the Optional Insurance page [online](#) for additional information and forms.

25. Does this Group Life Insurance have any cash value?

No. This is a term life insurance policy with no cash value.

26. How long may employees carry Group Life Insurance?

Coverage will end when employment ends. Employees have the option to convert/port coverage to an individual policy after leaving employment without answering any medical questions. For more information regarding Portability and Conversion, please visit the Group Life Insurance website [online](#). The IC/HRG must provide conversion rights within 31 days of coverage end date. A Conversion and Portability Letter is available online at the State Group Life website.

27. My spouse and I are both Employees, can we cover each other as a Dependent? Can each of us cover our children?

Yes. Each of you may enroll in Optional Dependent Group Life Insurance for spouse and children. Any dependent child that is also covered under the same Group Life policy as an employee, however, is not considered an eligible dependent for life insurance purposes.

28. Can an employee continue their Basic Group Life coverage or any Optional/Dependent Life coverage when they are placed on official Leave Without Pay (LWOP)?

Yes. The IC/HRG is required to provide the employee with the option to continue coverage while on approved Leave Without Pay due to injury or illness for up to 13 months at the Group rate. The Employee must pay the employer-paid Basic Life premium if they want to continue paying for any Optional or Dependent coverage. Once payment has been submitted to the Premium Billing Branch, the Optional Insurance Branch will be notified to reinstate the Basic Life plan, and if applicable, any Optional or Dependent coverage. A Sample LWOP template is available online at the State Group Life website.