

Commonwealth of Kentucky Group Life Insurance FAQs

General Life Insurance Questions for Group 235782

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

A new employee may enroll in Optional and/or Dependent Term Life Insurance within 35 days (30 days beginning 1/01/2025) from their hire date either by enrolling through KHRIS Employee Self-Service (ESS) or by completing a life insurance application located [here](#) and providing 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 your Spouse (to whom you are legally married) and dependent children under the age of 26. Your dependent is no longer required to be a full-time student to be eligible for coverage.

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

The additional Optional term life insurance becomes effective on the first day of the second month after your employment date. A Statement of Health will be required as Evidence of Insurability if you enroll later than 35 (30 days beginning 1/1/2025) days after the date of your employment. 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 your Statement of Health.

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

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

5. If I die, can my spouse continue his/her coverage?

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

6. If I decide I want less coverage, can I decrease my Optional and/or Dependent Life Insurance coverage?

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

7. If I leave my job, is it possible for me to continue my Life Insurance Coverage?

Yes. Your Basic, Optional, and Dependent Group Life Insurance coverage will end the last day of the same month in which your employment ends. However, in the 31 days following the termination of your coverage, you may convert your Basic, Optional, and Dependent Group Life Insurance Coverage to an individual policy without having to furnish Evidence of Insurability. If you die during this 31-day period, this insurance will be paid whether or not you have applied for an individual policy.

8. When does the Optional Life Insurance end?

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

9. When does the Dependent Term Life Insurance end?

Dependent Term Life Insurance will end (1) on the last day of the same month in which your employment ends, (2) if the plan is discontinued, (2) if you stop 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: You, the employee, must notify the Optional Insurance Branch when your spouse or dependent(s) are no longer eligible for coverage.

10. Will the plan reimburse me for terming coverage on my 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 will 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.

11. How can I change my beneficiary?

You may obtain a new Beneficiary Designation form from your Insurance Coordinator/HRG, or the KHRIS Employee Self Service (ESS) portal. ESS is the preferred method for beneficiary updates. Complete and date the form and return it to your Insurance Coordinator/HRG to process in KHRIS.

12. I do not have Dependents now. Can I enroll when I acquire a Dependent?

Yes. You can enroll within 35 days of marriage (30 days beginning 1/01/2025). You can enroll in Dependent coverage for dependent children under 26 at any time of the year without providing Evidence of Insurability.

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

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

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

The beneficiary on the policy should contact the employee's Insurance Coordinator to advise there has been a death. The Insurance Coordinator is responsible for uploading the Death Claim notice via the DEI upload tool 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 I keep my Coverage if I transfer and have no break in service?

Yes. If you transfer employment to an employer participating in the group life insurance program, your Optional and/or Dependent Term Life Insurance will remain in effect unless you complete an enrollment form requesting a termination of coverage. If you decide to enroll in or change your coverage, you will be required to provide a Statement of Health to the insurance carrier. Your coverage begins on the first of the month after the insurance carrier approves your Evidence of Insurability.

16. Can I cancel my Optional and/or Dependent Term Life Insurance at any time?

Yes. To cancel Optional term life insurance, you must complete an application, indicating your intent to terminate coverage. Return the completed application to your Insurance Coordinator or the Optional Insurance Branch. Your request for cancellation must be in writing and include your signature and a date.

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 your beneficiary in an amount equal to both your Basic and Optional Life Insurance. Please refer to your 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 I change the Optional Plan I have selected or enroll in any Optional Plan outside of Open Enrollment?

Yes, however if you wish to increase or enroll in Optional coverage outside of OE, you 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 your selected coverage will be sent to your home address after your initial elections. You 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 my 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 the Group Term Life Insurance pay for Suicide?

For all **Optional** insurance issued after January 01, 2022, the benefits payable are limited if the participant or the participant’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.

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

You can contact your Insurance Coordinator/HRG, or you can call the Optional Insurance Branch at (502) 564-4774, or (888) 581-8834 (Option 4). You may also visit the Optional Insurance page [online](#) for additional information or forms.

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

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

26. How long may I carry my Group Life Insurance?

Your coverage will end when your employment ends. You will have the option to convert your coverage to an individual policy after you leave employment without answering any medical questions.

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. Any dependent child that is also covered under the same Group Life 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. A Sample LWOP template is available online at the State Group Life website or by clicking [here](#).