

SAMPLE – GROUP LIFE INSURANCE LWOP INSTRUCTIONS
(State-sponsored life insurance policy)

(Date of Notice)

(Employee)
(Address)
(City, State, Zip Code)

Re: Group Life Insurance

Dear (Name of Employee):

During your approved leave without pay, you may continue to keep your state sponsored life insurance benefits active for a period not to exceed 12 months. The state sponsored life insurance is offered by the Commonwealth of Kentucky Personnel Cabinet through MetLife Insurance Company.

You may continue to keep your basic life insurance policy and any optional life insurance active by paying the premium during your leave-without-pay status. The monthly payment would be \$1.00 for the \$20,000 employee basic policy plus the premium for any optional life insurance you may have elected. The payment can be made directly to your employer or to the Department of Employee Insurance (DEI). Checks sent to DEI should be made payable to the Kentucky State Treasurer. You will not receive a bill from DEI. Rather, it is the employee's responsibility to make sure the premium payments are made in a timely manner, by the first of each month. For example, the premium for January should be made no later than January 1.

If you fail to pay your premium for three (3) months, your coverage may be terminated without notice. If the coverage is terminated due to non-payment, only the basic \$20,000 employer-provided life insurance will be reinstated upon return to regular employment.

For questions regarding your leave and the procedures to follow, you may contact your employer or the Optional Insurance Branch:

Department of Employee Insurance
Personnel Cabinet
501 High Street, 2nd Floor
Frankfort, Kentucky 40601
(502) 564-4774 or (888) 581-8834

Sincerely,

(Your Name)
(Title)