



OPEN ENROLLMENT

optional life insurance

FALL 2020

Don't Forget!

Open Enrollment Ends October 31

Extra protection for your family

As part of your KPERS benefits, your employer offers Optional Life Insurance, additional coverage beyond KPERS basic life insurance. You decide how much you need and pay your premiums through payroll deduction.

[Learn more about KPERS Optional Life Insurance Open Enrollment](#)

VIDEO



HANDOUT



Guaranteed coverage

Open enrollment ends October 31. Most members can get guaranteed coverage during open enrollment. **You don't need to do anything if you are happy with your current coverage.**

Who's Covered	Coverage Options	Guaranteed Coverage* (during open enrollment)
Member	In \$5,000 increments, up to plan max \$400,000	Increase up to \$50,000 without health questions

		(to \$250,000 guaranteed max)
Spouse	In \$5,000 increments, up to plan max \$100,000	Up to \$25,000 no health questions (to \$25,000 guaranteed max)
Child	\$10,000 or \$20,000	\$10,000 or \$20,000 no health questions

Coverage starts January 1, 2021.

How much do you need?

Calculating how much life insurance you need to protect your loved ones doesn't have to be hard. Check out our tool to help you find the right amount. [Life Insurance Needs Estimator](#)

How to apply

[Download enrollment form](#)

Questions?

Contact *The Standard* with questions.

- Toll-free 1-844-289-2306
- Email kpersadmin@standard.com

