

**Q. Who is eligible to enroll in the Optional Life Insurance?**

A. Any Employee who is in the covered classes: "state Employee", "Employee of a local board of education", "board of health Employee", "elected state officials" or a quasi-agency Employee. For definitions of classes, see Your Certificate of Coverage.

**Q. How much protection does the Optional Life Insurance provide?**

A. Four levels of protection are available. You can choose the plan that best suits Your particular needs.

Plan 1	\$ 5,000
Plan 2	\$10,000
Plan 3	100% of Your annual Earnings*
Plan 4	200% of Your annual Earnings*

Under Plans 3 and 4, insurance amounts will be the annual Earnings at the time of enrollment and will be rounded to the nearest multiple of \$1,000. Evidence of insurability will be required for insurance over \$150,000.

**Q. What is covered by the Optional Life Insurance?**

A. Benefits will be paid if You die from any cause while You are covered under the Optional Life Insurance. These Benefits are in addition to the amount of Basic Life Insurance. For all optional insurance, 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.

**Q. How do I enroll in the Optional Life Insurance?**

A. A new Employee can select Optional Insurance within 35 days from their hire date. They must use the KHRIS Employee Self Service (ESS) to enroll and select the desired plan or contact their insurance coordinator.

If an employee is a transfer or wants to pick up additional coverage without a qualifying event, they must contact their insurance coordinator.

**Q. When is evidence of insurability required?**

A. In any of these situations below, You must give evidence of insurability. This requirement will be met when Nationwide decides the evidence is satisfactory.

1. For Contributory Insurance, You enroll more than 35 days after You could first be covered.
2. You enroll after any of Your insurance under the Group Contract ends because You did not pay a required contribution.
3. You have not met a previous evidence requirement to become insured under any Nationwide group contract covering Employees of the Employer.

**Q. How much will enrollment in the Optional Life Insurance cost me?**

A. The monthly cost is based on Your age and the plan You select. Your cost is based on the following age brackets:

<u>AGE</u>	<u>RATE PER \$1,000 OF LIFE INSURANCE</u>
Under age 40	\$0.26
40 - 59	\$0.60
60 and over	\$0.94

Premium rates are current as of January 1, 2012.

**Q. Who is the Beneficiary for the Optional Life Insurance death Benefits?**

A. The Employee designates the Beneficiary of their Optional Life Insurance. Any amount of insurance for which there is no Beneficiary at the time of Your death will be payable to the first surviving class of the following classes: Your (a) surviving spouse; (b) surviving children; (c) surviving parents; (d) surviving brothers and sisters; and (e) estate.

**Q. Is there any Accidental Death and Dismemberment Benefit?**

A. 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.

**Q. If my Earnings increase and I have Optional Plan 3 or Plan 4, will my Coverage automatically increase?**

A. If You receive a pay increase after you enroll in Optional Life Insurance Plan 3 or 4, Your plan Coverage amount will automatically adjust to correspond with your salary increase. Your insurance Premium will automatically adjust to correspond with your increase in coverage as well. If You are a Commonwealth-paid employee, this increase will occur through an automated process in the Kentucky Human Resource Information System (KHRIS) upon the effective date of Your new salary. If You are a non-Commonwealth-paid employee, Your insurance coordinator will enter the increase in Coverage upon the effective date of Your new salary. For Board of Education employees with salary based plans, the new contract year salary will be effective 11/1 of each year. Under no circumstances shall Coverage exceed \$150,000 without submission of evidence of insurability and approval by Nationwide. Please see the Certificate of Coverage for definitions of Commonwealth-paid employee, non-Commonwealth-paid employee, and KHRIS.

**Q. Can I change the Optional Plan I have selected, or enroll in any Optional Plan at a later date (outside of open enrollment)?**

A. Yes. If You change from one Optional Plan to another Optional Plan, and the change provides You with a higher amount of insurance, You will be required to furnish satisfactory evidence of insurability to the insurance carrier. The new amount will become effective when the evidence is approved by the insurance carrier.

**Q. Will my rates for Optional Life Insurance ever change?**

A. Your rates will increase when You turn 40 and once again at age 60. Your Premium will also change with a salary increase or decrease.

**Q. What are the exclusions to the Accidental Death and Dismemberment Coverage?**

A. No AD&D Insurance Benefit is payable if the Accident or Loss is caused or contributed to by any of the following:

- Suicide or attempted suicide, while sane or insane.
- Intentionally self-inflicted Injuries, or any attempt to inflict such Injuries.
- Sickness, whether the Loss results directly or indirectly from the Sickness.
- Medical or surgical treatment of Sickness, whether the Loss results directly or indirectly from the treatment.
- Any infection. But, this does not include: a pyogenic infection resulting from an Accidental cut or wound; or a bacterial infection resulting from Accidental ingestion of a contaminated substance.
- Taking part in any insurrection.
- War, or act of war. "War" means declared or undeclared war and includes resistance to armed aggression.

- An Accident that occurs while the person is serving on full-time active duty for more than 30 days in any armed forces. But this does not include Reserve or National Guard active duty for training.
- Commission of or attempt to commit a felony.
- Being intoxicated or under the influence of any narcotic or any hallucinogenic unless administered on the advice of a Doctor.

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

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

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

A. Yes. Your Basic, Optional and Dependent Group Life Insurance Coverage will end the last day of the same month in which Your employment ended. However, in the 31 days following the termination of Your Coverage You can convert Your Basic Life Insurance, Optional Life Insurance 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.

**Q. I am interested in providing protection for my family. How much protection does the Dependent Term Life Insurance plan provide?**

A. It depends on which plan You choose for Your family. You have the option of selecting Coverage from one of the plans:

	SPOUSE*	CHILDREN	
		0 to 6 mos.	6 mos. To 18 yrs.
Plan A**	\$10,000	\$2,500	\$5,000
Plan B**	\$5,000	\$1,500	\$3,000
Plan C	\$5,000	---	---
Plan D	\$10,000	---	---
Plan E**	---	\$2,500	\$5,000

\*Spouse means a person to whom You are legally married.

\*\*6 months to 18 years of age, or 18 and older if attending an educational institution and relying on You for financial support.

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

A. Yes, each of You may enroll for Dependent Group Life.

**Q. What is the cost for the Dependent Term Life Insurance?**

A. The monthly contributions for the Dependent Group Life are:

Plan A	\$11.46
Plan B	\$ 6.20
Plan C	\$ 2.62
Plan D	\$ 9.14
Plan E	\$ 3.78

Premium rates are current as of January 1, 2012.

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

A. Eligible Dependents include Your spouse (to whom You are legally married) and unmarried Dependent children under age 18. Dependent children 18 and older can be covered providing they attend an educational institution and rely on You for financial support. Dependent children can not be covered if they are on active duty with the armed forces. Dependent children include: children by birth, adopted children, step children, foster children or other children that depend upon the Employee for support and live with the Employee in a regular parent-child relationship.

**Q. Who is the Beneficiary for the Dependent Term Life?**

A. Benefits will be paid to the Employee when a covered Dependent dies. For all optional insurance, 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.

**Q. Must I notify Group Life Insurance Administration if I have a newborn?**

A. If You are enrolled in Plans A, B or E Your newborn is automatically covered.

**Q. Can I enroll if I have a serious health condition?**

A. Yes. Within 35 days of hire, You can enroll without providing evidence of insurability. After 35 days, evidence of insurability must be completed and approved by the carrier.

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

A. Yes. You can enroll within 35 days of first acquiring a Dependent.

**Q. If I die, can my spouse continue his/her Coverage?**

A. Yes. A Dependent can convert to an individual policy, should Your insurance end due to Your death. A spouse in a divorce situation and a dependent child who reaches the limiting age may also convert.

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

A. The additional insurance becomes effective on the first day of the second month from Your employment date, unless your employer group has established a different effective date. Evidence will be required if You enroll later than 35 days from the date of Your employment. If evidence of insurability is required, Coverage will be effective on the first day of the month following the date the insurance carrier accepts Your evidence of insurability.

**Q. When does the Dependent Term Life Insurance end?**

A. The Dependent 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, (4) if the Dependent dies, (5) if the Dependent is no longer eligible or (6) Employee is no longer legally married (divorced).

**Q. Are there any cash values under the Optional Life Insurance and/or Dependent Group Life?**

A. No. This is strictly a term life insurance policy with no cash value. Term insurance is life insurance that remains in force only while the contribution is being paid. There is no cash value or paid-up value.

**Q. When does the Optional Life Insurance end?**

A. 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.

**Q. If I decide I want less Coverage, can I decrease my Optional Term Life Insurance and Dependent Term Life Insurance?**

A. 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.

**Q. How can I change my Beneficiary?**

A. You may designate a new Beneficiary electronically by using the KHRIS ESS or You may complete the Nationwide-approved Beneficiary Designation Form and submit to Your insurance coordinator.

**Q. Will I receive a certificate explaining my Coverage under the Commonwealth plan?**

A. You will receive a Certificate of Coverage explaining the Benefits that are offered by the Commonwealth of Kentucky. An individual certificate showing detailed information regarding Your selected Coverage will be sent to Your home address.

**Q. Does the insurance pay a Benefit when death is due to suicide?**

A. Yes. But the Accidental Death Benefit that comes with Basic and Optional Insurance excludes payment when Loss of life is due to a suicide. For all optional insurance, 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.

**Q. Can I cancel my Optional Term Life Insurance and Dependent Term Life at any time?**

A. Yes. Complete the Nationwide-approved Enrollment-Change-Termination form, checking Your intent to terminate Coverage and return the completed form to Your insurance coordinator. The request must be in writing with Your signature and date.

**Q. Can I keep my Coverage if I transfer and have no break in service?**

A. Yes. When You transfer the same Optional Term Life Insurance and Dependent Term Life will remain in effect.

**Q. How are Benefits obtained when there is a claim?**

A. The Beneficiary on the policy should contact the Employee's insurance coordinator to complete the proof of death form. Complete and submit the death claim with required documents to the Kentucky Group Life Insurance Branch. Any Premiums that have been paid after the Coverage is terminated will be refunded to the Employee or the Employee's estate.

**Q. Can I have two life insurance policies if I work for two agencies as a full-time employee eligible for benefits covered under the Commonwealth policy?**

A. No. You will be eligible for one policy under the Commonwealth plan.

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

A. Discuss Your Kentucky Group Life Insurance options with Your Employer or visit the Group Life Insurance Branch at [www.personnel.ky.gov/emprel/gli](http://www.personnel.ky.gov/emprel/gli)

**Other Important Information**

These materials may be available in alternate formats under the provisions of the Americans with Disabilities Act (ADA). Please ask your insurance coordinator.

Important: This information is designed to answer some common questions about the Group Life and AD&D insurance coverage being offered. It is not intended to provide a detailed description of the coverage. If You become insured, a more detailed description of the insurance coverage will be available in a group insurance certificate provided to you. The controlling provisions of coverage are in the group insurance policy. This information and the group insurance certificate do not modify the group insurance policy or the insurance coverage in any way. The Basic Term Life, Optional Term Life, Dependent Term Life, Accidental Death & Dismemberment, coverages are issued by nationwide Insurance, One Insurance Plaza, Columbus, Ohio 43215. The Booklet-Certificate contains all details, including any policy exclusions, limitations and restrictions, which may apply. Contract Series: 90002. The Nationwide Insurance logo is a registered service mark of Nationwide Insurance Company and its affiliates.