



## Provide financial security when it's needed most

Is your family prepared for the loss of a financial provider? As difficult as it is to consider, what financial problems would your family face if you died unexpectedly? Buying life insurance through your employer's group plan is an affordable way to financially provide for your loved ones when you're gone.

## Optional Life Insurance for Commonwealth of Kentucky Associates

In addition to the \$20,000 of life and accidental death and dismemberment coverage provided by the Commonwealth of Kentucky, you have the option to purchase additional life insurance protection for you and your eligible dependents. If you are not currently enrolled and want to take advantage of the optional life program or if you want to change your current coverage options effective 1/1/2021, log on to [khris.ky.gov](http://khris.ky.gov). If you have any questions regarding the life in insurance program, please contact 1-888-581-8834.

## The same great rates for 2021!

Employee Coverage Options and Monthly Premiums						
Age	<u>Option 1</u> \$5,000	<u>Option 2</u> \$10,000	<u>Option 3</u> \$25,000	<u>Option 4</u> \$50,000	<u>Option 5</u> \$100,000	<u>Option 6</u> \$150,000
Under age 40	\$1.10	\$2.22	\$5.52	\$11.04	\$22.08	\$33.12
Ages 40 - 59	\$2.76	\$5.52	\$13.80	\$27.60	\$55.20	\$82.80
Age 60 and over	\$4.52	\$9.02	\$22.54	\$45.08	\$90.16	\$135.24

Dependent Coverage Options and Monthly Premiums								
Qualified Dependent	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>	<u>Plan D</u>	<u>Plan E</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan H</u>
Spouse	\$10,000	\$5,000	\$5,000	\$10,000	0	\$20,000	\$20,000	0
Child under 6 months	\$2,500	\$1,500	0	0	\$2,500	\$2,500	0	\$2,500
Child 6 months to age 26	\$5,000	\$3,000	0	0	\$5,000	\$10,000	0	\$10,000
Monthly Cost	\$10.54	\$5.70	\$2.42	\$8.42	\$3.48	\$21.08	\$ 16.82	\$6.96