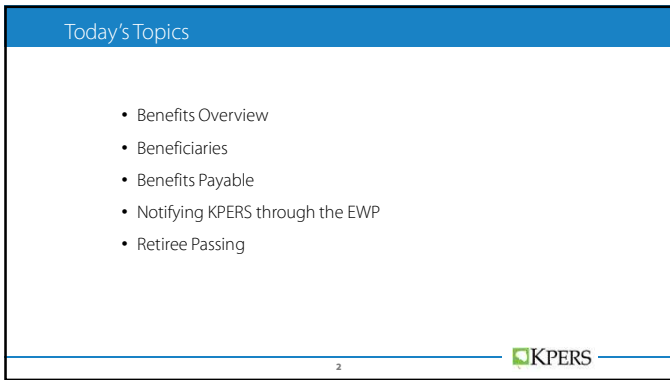
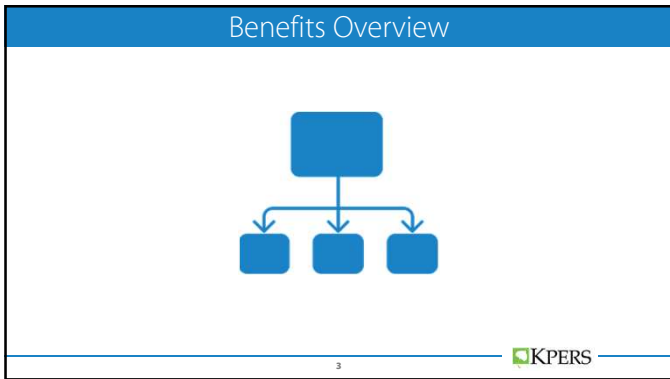




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Publications

KPERs

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Options

When a member reports an illness, what are their options?

- Disability
- Retirement
- Accelerated Life Insurance
- Accidental Death & Dismemberment

KPERs

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Disability

- Allows member to **continue** to earn retirement benefits.
- Still covered by Basic Group Life insurance (BGLI) and can continue Optional Group Life Insurance (OGLI) if offered.
- **180** day waiting period.
- **Notices** of Disability are reported on EWP

Employee Info

First, Last M.I.
000-00-0000
10/26/1993
[Report Death](#)
[Report Disability](#)
Member Type

KPERs

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Retirement Eligibility


KPERS 1

- Age 65 with 1 year
- Age 62 with 10 years
- Any age when age & years of service equal 85 points

KPERS 2 and 3

- Age 65 with 5 years
- Age 60 with 30 years


All members can retire at age 55 with 10 years of service. Benefits will be reduced.

7 

7

Retirement Benefits


- Receives \$4,000 death benefit
- Can port/convert (BGLI) and (OGLI).
- If member chooses not to continue and passes within 60 days of last day on payroll, life insurance is still payable.

8 

8



Accelerated Life Insurance

- If member diagnosed as terminally ill with a life expectancy of 24 months or less.
- Can accelerate up to 100% of BGLI and OGLI.
- If member returns to work, any coverage not paid stays in effect as long as the member is active and continues paying premiums.
- Complete application and fax to The Standard.
- Application can be found under Forms and Publications on the KPERS website.
- Member can continue coverage for Spouse and Dependent child coverage.

9 

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Accidental Death & Dismemberment





Please Read Carefully

1. The coverage of the Accelerated Benefits may be taxable and may affect your eligibility for Medicaid or other government benefit or entitlement. For more information, contact the Director of "Financially at Risk" at the Texas Health Care Service (THCS) at 1-800-752-3447 or the Texas Department of Health and Human Services (TDDHS) at 1-800-752-3447. For more information, contact the Director of "Financially at Risk" at the Texas Health Care Service (THCS) at 1-800-752-3447 or the Texas Department of Health and Human Services (TDDHS) at 1-800-752-3447.
2. Your group policy provides a benefit which allows you to receive an early payment of a portion of your group life insurance benefit in the event of an accelerated benefit. This benefit is available to you only if you are eligible for an accelerated benefit.
3. To be eligible for the benefit, you must have a Qualifying Medical Condition as defined in the group policy. If you have questions regarding the Qualifying Medical Condition, please contact your local office.
4. If you are eligible for the benefit, you may apply to receive payment of your life insurance benefit as an accelerated benefit.
5. The maximum Accelerated Benefit is \$500,000 or 75% of your group life insurance, whichever is greater.
6. Benefits payable for the benefit, maximum values are provided in the policy. There may be other restrictions on benefits. All provisions of the policy apply to the benefit. Please contact your local office for more information. If a restriction does not apply to you, you may still be eligible for the benefit.

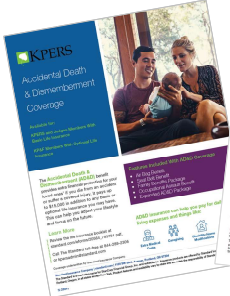
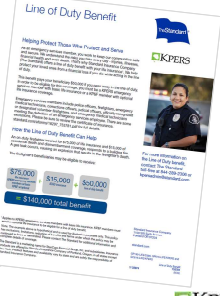
The above forms to your local office:


1. **Employer's Statement - Payment Consent**
This form will be used by the insurance company. It is a request to pay a portion of the benefit, please see an additional form. Beneficiary designations and date of beneficiary. Do not complete this form until you have read the instructions.
2. **Authorization to Obtain and Release Information**
Please sign and have this form sent back to the Employer's Insurance. Your signature on this form enables the Insurance Company to obtain the information necessary to determine your eligibility for the benefit. The information you provide on this form is for the insurance company's use only. Do not provide this information to anyone else.
3. **Attending Physician's Statement**
 - This form should be completed by you.
 - This form should be completed by your physician. If you have any more than one physician for your condition, a physician should be completed for each physician. Your physician should read the completed form directly to the insurance.

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Accidental Death & Dismemberment





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Accidental Death & Dismemberment


- Can pay up to \$15,000 in addition to any basic or optional life insurance coverage
- Employers are not responsible for collecting information or reporting the manner of death being an accident.
- **This is separate from a service-connected death.**
- The Standard will be collecting information directly from the beneficiaries. All questions or concerns should be directed to contacting The Standard.

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Beneficiaries






13

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Are Beneficiaries Up-To-Date?

- Member Web Portal
- Annual Statement
- Employer Web Portal

Retirement Benefits		Life Insurance	
Beneficiary	Contingent	Beneficiary	Contingent
Jane Sunflower	John Sunflower Jr	Jane Sunflower	John Sunflower Jr
	Suzy Sunflower		




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Understanding the Beneficiary Form

- Make sure the member understands the difference between the two types of beneficiaries.
 - **Primary Beneficiary**- the first person(s) in line to receive accumulated retirement account balance and/or life insurance.
 - **Contingent Beneficiary**- will receive accumulated account balance and/or life insurance if the primary beneficiary is no longer living (with proof of original death certificate.)




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Understanding the Beneficiary Form


- Listing a minor child as Beneficiary – will need Letters of Conservatorship if the total benefits are greater than \$10,000
- Member may designate different beneficiaries for retirement account balance vs life insurance.
- BGLI and OGLI must have the same beneficiary listed.

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Updating Beneficiaries


- When beneficiaries are updated, members should check the letter received from KPERS for accuracy.
- A primary beneficiary should be listed for each benefit
 - Retirement
 - Insurance

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Updating Beneficiaries

- If form is not completed correctly, benefits will be paid according to the **line of descendency**.
 - Surviving spouse
 - Dependent children
 - Dependent Parents
 - Nondependent children
 - Nondependent parents
 - Estate

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Benefits Payable



19 KPERs

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Paid to Beneficiaries

- Return of Contributions and Interest
 - Surviving spouse may be entitled to monthly retirement benefits
- Basic Group Life Insurance
- Optional Group Life Insurance

20 KPERs

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Return of Contributions


- Final payroll must be **submitted** to KPERs before letters can be mailed to the beneficiary(ies).
- Contributions may be **paid directly** to the beneficiary or **rolled over** to a qualified account.
 - Might be subject to the **10%** Federal penalty at tax time if not rolled over.

21 KPERs

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Surviving Spouse Option


- If spouse is **sole primary beneficiary** for retirement benefit, spouse will have the option to receive monthly benefit.
- Monthly benefits begin when the deceased would have been eligible for retirement:
 - KPERS 1 & 2 must have **10** years of service and age **55**
 - KPERS 3 must have **5** years of service and age **65**
- Cannot roll over the balance into their own KPERS plan.


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Basic Group Life Insurance

- Active KPERS members covered at employer's expense.
- Covered at **150%** of annual salary.
- KPERS looks at whichever is **highest**:
 - Employee's current annual rate of pay/hourly or salary.
 - Employee's previous 12 months of pay prior to month of death.




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Optional Group Life Insurance

Additional coverage beyond Basic Life Insurance.

- Employer **must affiliate** to offer optional life.
- Coverage for **member, spouse, child**.
- Member decides how much coverage.
- Member pays premium through payroll deduction.

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Optional Group Life Insurance

Optional Group Life Insurance				
	Enrollment Period	Employee	Spouse	Child
Anytime Coverage <small>no health questions</small>	n/a	Up to \$400,000	Up to \$100,000	Only available with new hire, open enrollment or family status change
Guaranteed Coverage <small>no health questions</small>	New employee (within 31 days)	Up to \$250,000	Up to \$25,000	\$10,000 \$20,000
Guaranteed Coverage <small>no health questions</small>	Family Status Change (within 31 days)	New or increase up to \$50,000 (\$250,000 max)	New or increase up to \$25,000 (\$25,000 max)	\$10,000 \$20,000
Guaranteed Coverage <small>no health questions</small>	Annual Open Enrollment	New or increase up to \$50,000 (\$250,000 max)	New or increase up to \$25,000 (\$25,000 max)	\$10,000 \$20,000

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Optional Group Life Insurance

Paper Forms are needed for Enrollment of:

- New Members
- Family Status Change
- Changing coverage - reduction or increase
- Kansas Board of Regents members

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Spouse or Child Optional Group Life Claims


- Contact KPERS directly.
- What will be needed to complete the claim:
 - Spousal Coverage**
 - o Death certificate
 - Child Coverage**
 - o Social security number
 - o Copy of birth certificate
 - o Death certificate

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Notifying KPERS




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Employer Action Steps


- Check beneficiaries on file in the **Employer Web Portal**.
- Get as much contact information from **family members** as possible.
 - Best contact person
 - Address
 - Phone number

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Do NOT Enter an End Date

DO NOT put in an **End Date!**



Start Date	End Date
06/15/1998	<u>Enter date</u>

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Report Death

- Report Death in Employee Record in the Employer Web Portal.

Employee Info

First, Last M.I.
000-00-0000

10/26/1993

[Report Death](#)

[Report Disability](#)

Member Type

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Report Death - KBOR

Report Death in the Employee Info section located on the Homepage in the Employer Web Portal.

EMPLOYEE INFO

Enroll

Look Up

Report Death/Disability

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Report Death

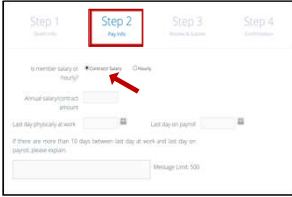
- Enter beneficiary's mailing address.
- If agency determines death is job-related, please explain.

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Report Death

- If Contract/Salary is used, include **current** salary only.
- Supplemental pay should be included for those on contract.
- Do **not** include add-on pay, overtime pay, etc.
- Comments may be useful but aren't required.



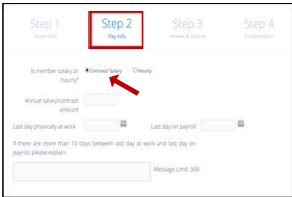
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KPERs

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Report Death

- If Hourly is used, include **current** hourly rate only.
- List expected hours for the position.
- Do **not** include add-on pay, overtime pay, etc.



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KPERs

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Calculating Current Annual Rate

Employee works 1200 hours per year X \$12.35 per hour = CAR

- KPERs compares the reported CAR to the previous 12 months to calculate Basic Life Insurance. If difference between CAR and previous 12 months is greater than \$2,500 KPERs will contact the agency for additional information.
- Differences could be caused by overtime, additional duties, interim positions, bonuses etc.
- KPERs staff may be contacting the agency with questions about the compensation to ensure KPERs is paying the family the correct amount.

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KPERs


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Calculating Current Annual Rate

Non- School Example:

CAR is \$60,000 and previous 12 months pay is \$75,000. Agency must explain the difference in pay of \$15,000. Differences could be caused by overtime (please provide dollar amount), additional duties, interim positions, longevity, bonuses (please provide bonus type and dollar amount), etc.

BGLI $\$75,000 \times 150\% = \$112,500$

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Calculating Current Annual Rate

School Example:

CAR is \$45,000 and previous 12 months pay is \$50,000. Agency must explain the difference in pay of \$5,000. The decedent was a teacher and coach, however when reporting the CAR agency did not include supplemental contract of \$5,000 for coaching job.

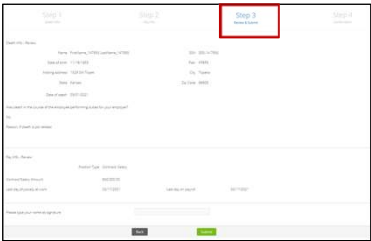
BGLI $\$50,000 \times 150\% = \$75,000$


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Review

Review data entry for accuracy and submit.





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Confirm

- KPERs acknowledges receipt of notification through EWP Message Board.
- No need to contact KPERs.
- Can download PDF for confirmation of completion
- Remember: **DO NOT** put in an **End Date!**





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Certification

After the application has been verified by KPERs, a certification will become available.

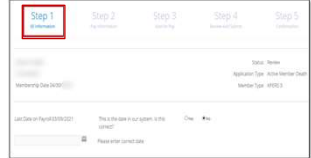



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Certification – Non-School

- Verify last day on payroll is last day compensation earned or date of death.
- If member passed on weekend and does not earn wages, report last day on payroll as the Friday prior to death.



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Add-On Pay

- Report add-on pay only for members hired **before** July 1, 1993, or in Year of Service.
- Report sick leave payout, vacation leave payout, and comp time.
- Use comment box to report any additional information

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Review and Submit

Year	Personal	Compens	Total
2020	\$1,000.00	\$1,000.00	\$2,000.00
2021	\$1,000.00	\$1,000.00	\$2,000.00
2022	\$1,000.00	\$1,000.00	\$2,000.00

MEM	Pay Date	Basic Salary	Adjustment to Salary	KPERS Wages	Member Reported Earnings/Hours	Employee Contributions	Employee Contributions	Interest
00001	01/01/2020	\$1,000.00	\$0.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$0.00
00001	01/01/2021	\$1,000.00	\$0.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$0.00
00001	01/01/2022	\$1,000.00	\$0.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$0.00

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Confirmation

- You can download PDF for confirmation of completion.
- Upon verification of the certification, the end date will be posted in the member's record.


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Retiree Passing



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Retiree Death

- If a Retiree's family notifies you of a passing, refer the family to KPERS.
- KPERS Representative will provide further information.

Email: kpers@kpers.org
Toll-free: 1-888-275-5737
Topeka: 785-296-6166

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Questions



KPERS

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