

MORATORIUM

on Death & Disability Insurance

For New Designated Agents
and Additional Signers

What is D&D?

- Basic group life & long-term disability insurance
- Member benefit
- Employers pay for it
- Legislature sets employer contribution rate
- Separate from regular employer contribution rate

What is a moratorium on D&D?

- Legislature and Governor “pause” the D&D contributions
- Rate drops to 0% for this period
- Employers do not send employer insurance contributions during a moratorium
- **Not affected:**
 - Benefits (employees still covered)
 - Optional group life rates or premiums
 - Regular contributions and rates

When do I stop & start making D&D contributions?

KPERS tells you when to stop and start. The employer insurance amount is auto-filled in your pay-period report. The web portal will not allow you to make D&D contributions during a moratorium.

Moratorium

[mor-uh-TOHR-ee-uhm] n.

A period during which activity or payment stops.

Basic Life

- Group term insurance
- Equal to 150% of annual salary
- Can be different beneficiary from retirement benefit
- Employer pays cost of benefit
- Can continue at own cost after leaving employment

Disability

- Long-term disability benefit
- Employer pays cost of benefit
- Equal to 60% of annual salary
- 180-day waiting period
- Continue receiving service credit and basic life insurance while on disability

Contact us

- Fiscal Services: 1-844-462-8929
- In Topeka: 785-268-6886
- Email: kpersFS@kpers.org

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