

# BENEFITS

## *disability & life insurance*



For KPERs 3 Members  
Hired January 2015 & After

KPERs is about more than just your retirement. We also provide benefits to help protect your income while you are still working. For detailed information about all your benefits, visit [kpers.org](http://kpers.org).

## **LONG-TERM DISABILITY BENEFITS**

If you become disabled, you may qualify for a disability benefit based on 60% of your annual salary. The minimum monthly benefit is \$100, and the maximum is \$5,000. You must be disabled for 180 days and no longer receive compensation from your employer.

Your employer provides this long-term disability benefit. You will continue to build your retirement benefit and have basic life insurance coverage. You can also continue any optional insurance coverage. Talk to your employer if you need to apply.

### **Definition of Disability**

To be considered disabled:

**First 24 months:** You must be unable to perform the material and substantial duties of your **regular occupation**.

**After 24 months:** You must be unable to perform the material and substantial duties of **any occupation**.

### **Limited Benefit Period**

A 24-month limit applies to disabilities caused by non-biologically-based mental illnesses or substance abuse.

### **Rehabilitative Employment**

We offer rehabilitative employment programs to help you return to work. You may be required to participate if we determine it will benefit you.

## **LIFE INSURANCE & DEATH BENEFITS**

You have basic group life insurance equal to 150% of your annual salary. Your employer pays for the cost of this benefit. We also return your contributions and interest if you die. You can name different beneficiaries for these benefits.

### **Job-Related Death**

If you die from an on-the-job accident, there is an additional death benefit for your spouse.



### **Questions?**

**Email:** [kpers@kpers.org](mailto:kpers@kpers.org)

**Toll-Free:** 1-888-275-5737

**In Topeka:** 785-296-6166

[kpers.org](http://kpers.org)

## OPTIONAL LIFE INSURANCE

---

Many employers offer optional life insurance, including the State of Kansas. Check with your employer. Premiums are deducted from your pay.

### Employee Coverage

Coverage amounts range from \$5,000 to \$400,000 in \$5,000 increments. New employees are eligible for \$250,000 guaranteed coverage *without* proof of good health within 31 days of their hire date. You must provide proof of good health for amounts over \$250,000.

### Spouse Coverage

Coverage amounts range from \$5,000 to \$100,000 in \$5,000 increments. New employees are eligible for up to \$25,000 guaranteed spouse coverage within 31 days of their hire date. You don't need employee coverage to choose spouse coverage. You, the employee, are the beneficiary for spouse coverage.

### Child Coverage

Child coverage is available in \$10,000 or \$20,000 amounts. One premium covers all dependent children. Children are covered to age 26, with no age limit on disabled dependents. You can only add child coverage as a new hire, during open enrollment or within 31 days of a family status change.

### Other Optional Insurance Details

- You can start or increase your coverage or your spouse's coverage at *any time* with proof of good health.
- You can enroll for or increase **employee** coverage by up to \$50,000 *without* proof of good health within 31 days of a family status change.
- You can enroll for or increase **spouse** coverage by up to \$25,000 *without* proof of good health within 31 days of a family status change.
- A **family status change** includes marriage, divorce, birth or adoption, or death of a spouse or child. It also includes a change in employment status by you or your spouse.
- If you are diagnosed as terminally ill with 24 months or fewer to live, the "Accelerated Death Benefit" may allow you to receive up to 100% of your life insurance *instead* of your beneficiary receiving the insurance amount. Spouse and child coverage are also eligible for this benefit.
- You also have **accidental death and dismemberment** coverage. This covers you if you experience an occupational assault, or accidental death and dismemberment. Some exclusions apply. For full details, see the Optional Life Insurance brochure or the Certificate of Insurance available at [kpers.org](http://kpers.org).

## IF YOU LEAVE EMPLOYMENT OR RETIRE

---

If you retire, end employment or move to a position not covered by KPERS, all coverage ends. You can continue your life insurance through a conversion or portability option within 60 days of ending employment. Talk to your employer or visit [kpers.org](http://kpers.org).

## Surviving Spouse Benefit Option

If you die before retirement, your spouse may be able to receive a lifetime monthly benefit, instead of receiving your contributions and interest. See the beneficiary designation form for details.

- *If you were eligible to retire*, your spouse begins receiving a monthly benefit immediately.
- *If you were not yet eligible to retire but had five years of service*, your spouse begins receiving a monthly benefit when you would have reached normal retirement age.

Your spouse must be your sole primary beneficiary. You can name contingent beneficiaries or separate beneficiaries for your life insurance without affecting this benefit option.

## Additional Information

For more information about these benefits or your retirement benefits, visit [kpers.org](http://kpers.org). Your employer will also be able to help you with any questions.

*In the interest of simplicity, certain generalizations have been made in this publication. Kansas law and the rules adopted by the KPERS Board of Trustees will control specific situations.*

