

Optional Life Insurance Open Enrollment

- Member, spouse and child coverage available
- Guaranteed coverage with no health questions
- Open Enrollment Period
 - **Locals/Schools:** September 1-30
 - **State/Board of Regents:** October 1-31
- Coverage effective January 1, 2023
- Enroll in your KPERS account



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Coverage Options

Who's Covered	Plan Coverage Options	Guaranteed Coverage No Health Questions
Member	In \$5,000 increments, up to plan max \$400,000	Up to \$50,000 (to \$250,000 guaranteed max)
Spouse	In \$5,000 increments, up to plan max \$100,000	Up to \$25,000 (to \$25,000 guaranteed max)
Child*	\$10,000 \$20,000	\$10,000 \$20,000

**One premium covers all eligible children in your family up to age 26. No age limit on disabled dependents.*



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How to Apply

- Go to kpers.org
- Click the blue **Member Login** button and login to your account

If you need a paper application:
Download a paper form at kpers.org/optionallife

The screenshot shows the KPERs website interface for the Member Coverage application process. The page is titled "KPERs" and "Kansas Public Employees Retirement System". The navigation bar includes links for Home, Contact Us, Help, and Logoff. The main content area displays a progress bar with four steps: Member Coverage (active), Spouse & Child Coverage, Review/Submit, and Confirmation. Below the progress bar, the "Available Guaranteed Coverage" is shown as \$25,000, with a "Yes, add this amount" button. A "Need More?" section explains that users can enter up to the \$400,000 plan max below and answer a few health questions. The "Current Member Coverage" is \$100,000. The "Coverage Increase" field is set to \$25,000, with a "Calculate Premium" button. The "New Coverage Total" is \$125,000 and the "New Premium" is \$23.86/mo. A note states "More than the guaranteed coverage. Answer a few health questions after you submit." At the bottom, there are "Cancel" and "Next" buttons.



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Explore Your Benefits

Check out the decision support tool at www.standard.com/edu/kpers/15851 to learn more.

- Benefit Videos
- Claim Examples
- Life Insurance Needs Calculator
- Access from your PC, tablet or phone



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