

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, 2022
- 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 Member Coverage application interface. At the top, there is a navigation bar with the KPERs logo and the text "Kansas Public Employees Retirement System". Below the navigation bar, there is a welcome message "Welcome, Jane Doe" and an "INBOX" section with "1 new Messages". A "GO TO" menu lists "Home", "Personal Profile", "Beneficiary", and "Senior Registration". 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 shown as "\$100,000". A "Coverage Increase" section has a text input field containing "\$25,000" and a "Calculate Premium" button. Below this, 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 is a message "You will have a chance to review everything before submitting." with "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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