



Optional Group Life Insurance Open Enrollment

The University of Kansas provides Basic Group Life Insurance to faculty and staff who participate in or are eligible for the KBOR (Kansas Board of Regents) or KPERS (Kansas Public Employees Retirement System) equal to 150% of their annual salary. Eligible employees can elect additional coverage by purchasing Optional Group Life Insurance (OGLI). **Annual OGLI Open Enrollment will be from October 1–31, 2016.** *(Please note: Open Enrollment for health insurance and flexible spending accounts is also from October 1-31. We will email that information to you later this week.)*

The Basic and Optional Group Life Insurance plans are underwritten by The Standard and administered by KPERS for all employees, including faculty and staff who participate in the Kansas Board of Regents Mandatory Retirement Plan.

Optional Group Life Insurance – Open Enrollment

Guaranteed Coverage for Open Enrollment

Most members can get the guaranteed coverage amount during open enrollment. If you (or your spouse) apply for more than the guaranteed coverage amounts, The Standard will contact you directly with a few health questions based on the application information.

Monthly Premiums By Payroll Deduction

Premium rates are based on age as of January 1, 2017. Your rate will increase with age. The Standard will also add \$0.20 per month administrative fee to your premium.

Who's Covered	Plan Coverage Options	Guaranteed Coverage (during open enrollment)
Member	In \$5,000 increments, up to plan max \$400,000	Up to \$50,000 no health questions
Spouse	In \$5,000 increments, up to plan max \$100,000	Up to \$25,000 no health questions
Child*	\$10,000 or \$20,000	\$10,000 or \$20,000 no health questions

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

Member and spouse coverage

rates per \$1,000 of coverage

Age	Member Rate	Spouse Rate
Under 30	0.037	0.09
30-34	0.055	0.13
35-39	0.064	0.14
40-44	0.073	0.16
45-49	0.110	0.23
50-54	0.156	0.34
55-59	0.293	0.65
60-64	0.467	0.99
65-69	0.869	1.91
70-74	1.409	3.08
75 & older	1.528	3.33

Child coverage

One premium provides coverage for all eligible children in your family. Children are eligible until age 26.

- \$10,000 coverage \$1.20/month
- \$20,000 coverage \$2.20/month

Note: All rates are subject to change.

Note: KP&F members must have member coverage when adding spouse or child coverage.

Commonly Asked Questions

Where can I find information about my current life insurance coverage?

Benefits-eligible employees have basic life insurance equal to 150% of annual salary. If you have supplemental coverage and would like to verify current coverage amount, please call The Standard at 844-289-2306.

What are the guaranteed coverage amounts?

Employees can add up to \$50,000 during Open Enrollment with no questions, but only up to \$250,000. Once you have \$250,000 in coverage, you will need to answer health questions to add any more. Spouses can add up to \$25,000 with no health questions, but only up to \$25,000. Anything over \$25,000 has health question.

What do I need to do to participate in OGLI Open Enrollment?

To participate in OGLI Open Enrollment, complete the one-page [Application Form](#) and return it to the Benefits Office **no later than 5 p.m., October 31st** by fax to 785-864-5200, deliver it in person to Room 150 Carruth-O'Leary, or send it by Campus Mail (the last day you can use Campus Mail is Friday, October 28th, to ensure delivery to the Benefits Office by October 31st).

How will the OGLI premium be deducted from my paycheck?

OGLI premiums are deducted from the second paycheck in the month. Academic year faculty and staff with positions designated as less than twelve-months will have OGLI premiums for the three summer months (June, July and August) deducted in advance during the spring semester.

Estimate Life Insurance Needs

[The Standard has a calculator](#) that can help you estimate your family's life insurance needs.

Need Special Assistance?

If you need help with accessing or completing the application form, please contact Benefits as soon as possible for assistance at 785-864-7402; stop by 150 Carruth O'Leary between 8 am to 5pm, M-F, or email benefits@ku.edu.

For *current coverage amount* or *if you have questions* for The Standard, call their toll-free number **1-844-289-2306**. Send enrollment form to the Benefits Office by fax to 785-864-5200, by campus mail to Carruth O'Leary Hall, room 150. Please see additional information at the [Optional Group Life Insurance](#) webpage.