# KPERS Basic and Optional Life Insurance

KPERS Life Insurance

October 30, 2026



# The Standard

## About Us

The Standard was founded in 1906 as the Oregon Insurance Company.

We offer:

Basic and Optional Life Insurance



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# Policy Highlights

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| Basic Life Insurance | Optional Life Insurance | AD&D |
|---|---|---|
| • All benefits-eligible KPERS Members are entitled to Basic Life Insurance at 1.5x their annual salary<br>• **KP&F** Members are <u>not</u> eligible for Basic Life however they are eligible to elect **Optional Life**<br>• No payroll deductions or employer administration is required for this benefit | • Eligible Members may elect Optional Life in addition to their Basic Life<br>• Payroll deductions are required and are remitted to KPERS directly every month.<br>• Optional Life may be subject to medical underwriting for all or part of the requested amount, depending on the timing of the enrollment | • The basic AD&D Benefit is $15,000<br>• KPERS/KBOR: All Members insured for Basic Life are insured for the AD&D benefit<br>• **KP&F Members MUST** have Optional Life to qualify for AD&D and Line of Duty Benefit. |

# Policy Highlights

| Guaranteed Issue | Medical Underwriting |
|---|---|
| When a Member or their Spouse enrolls in Optional Life during a valid enrollment period, they are entitled to a guaranteed issue (GI). This means they do not have to answer medical questions up to a certain amount of coverage. See next slide for more details. | If a Member and/or their Spouse elect an Optional Life amount *outside* of an enrollment period or above the guaranteed issue, they must fill out a Medical History Statement and return it to The Standard. This can be completed via a paper form, or online during open enrollment.<br><br>**Please note:** If a Member or their Spouse submits medical evidence and is denied coverage, they are no longer eligible to automatically increase coverage without completing a Medical History Statement. This includes the $50,000 increases offered during annual enrollment for members. |

# Enrollment Periods

## Enrollment Periods

The chart to the right outlines the different times of the year when a Member may elect Optional Life for themselves, their Spouse, and/or their Child(ren) without answering medical questions.

**Note:** If a Member transfers from one OGLI-affiliated KPERS employer to another with less than 31 days between employers, they are not eligible for the New Hire Enrollment Period, unless they were in a non-covered position, or the previous employer did not offer OGLI.

| Enrollment Period | Timeline | Effective Date | GI Amount Member | GI Amount Spouse | GI Amount Child | Who is eligible? |
|---|---|---|---|---|---|---|
| **Open Enrollment** | • September for local and school districts<br>• October for state and KBOR | January 1st the following year | $50,000 | $25,000 | $10,000 or $20,000 | Member<br>Spouse<br>Child |
| **New Hire *** | Within 31 days of employment start date.<br><br>** See note to left regarding transfers. | • If enrollment is completed before the 15th, 1st of the following month<br>• If enrollment is completed after the 15th, 1st of the month, two months from now | $250,000 | $25,000 | $10,000 or $20,000 | Member<br>Spouse<br>Child |
| **Family Status Change** | Within 31 days of the event. See policy for qualifying events. | • If enrollment is completed before the 15th, 1st of the following month<br>• If enrollment is completed after the 15th, 1st of the month, two months from now | $250,000 | $25,000 | $10,000 or $20,000 | Member<br>Spouse<br>Child |
| **General Increase** | Anytime | 1st of the month after The Standard makes the Medical Determination | $0 | $0 | $0 | Member<br>Spouse |

# Coverage Options During Open Enrollment

| Who is Covered? | Member | Spouse | Child |
|---|---|---|---|
| **Coverage Options** | $5,000 increments, (up to plan max $400,000) | $5,000 increments, (up to plan max $100,000) | $10,000 or $20,000 |
| **Guaranteed Coverage Without Health Questions** | Up to $50,000 (to $250,000 guaranteed max) | Up to $25,000 (to $25,000 guaranteed max) | $10,000 or $20,000 |



**Note:** One premium covers all eligible Children up to age 26. There is no age limit for disabled dependents. Only one KPERS Member may cover the Children. The coverage does not automatically terminate when the Child ages out.

**Note:** A Spouse cannot be both a Member and a Spouse

**Note:** A Spouse or Child cannot be a full-time Member of the Armed Forces of any country. This does not include National Guard or Reservist.

**(WAR)** Members returning to work after retirement, receiving retirement Benefits, are not eligible to enroll in OGLI unless, they are moving from one class to another. EX: KPERS to KP&F

# AD&D Insurance

## Coverage Amounts

**KP&F Members:**

If you have Optional Life Insurance, you also have $15,000 coverage for accidental death and dismemberment

**KPERS and Judges Members:**

$15,000 included with Basic Life Insurance

Keep in mind that the amount payable for certain losses is less than 100% of the AD&D benefit.

See the Important Details section for more information, including requirements, exclusions, limitations, age reductions and definitions. For full details of coverage, review the insurance certificate at **standard.com/eforms/18297_753781.pdf.**

## Included With AD&D Insurance

| | |
|---|---|
| **Seat Belt and Air Bag Benefits** | The Standard may pay an additional benefit if you die while wearing a seat belt, provided certain conditions are met. If the car's air bags deploy during an accident, an air bag benefit may also be payable. |
| **Family Benefits Package** | This benefit is designed to help surviving family members maintain their standard of living and pursue their dreams. Included in the package are benefits to help with child care, career adjustment for your spouse and higher education for your child(ren). |
| **Occupational Assault** | The Standard may pay a benefit if you die or are dismembered as a result of an act of workplace violence that is punishable by law. |



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# Additional Features

## Included With Optional Life Insurance

| | |
|---|---|
| **Line of Duty Benefit** | The Standard may pay an additional $50,000 benefit for emergency services to employees who die while acting in the line of duty. |
| **Accelerated Benefit** | If you become terminally ill, you may be eligible to receive up to 100% of your life benefit, to a maximum of $500,000. |
| **Travel Assistance[1]** | Available 24 hours a day, this service connects you to resources when you're traveling at least 100 miles from home or in a foreign country for up to 180 days. |
| **Repatriation Benefit** | An additional benefit to help pay expenses related to transporting the remains of the member who dies more than 200 miles from their primary residence. |
| **Standard Secure Account Access Benefit** | Payment deposited into an interest bearing draft account for which the beneficiary receives a checkbook on amounts over $25,000 when requested. |

# Accelerated Death Benefit

Members who are terminally ill – with a life expectancy of **24 months or less** – should contact The Standard's On-Site so that we may answer any questions. We are here to help!

| | |
|---|---|
| **Full Payment** | Up to 100% coverage amount |
| **Partial Payment** | • Remaining coverage stays in effect<br>• Member pays associated premiums<br>• Remaining benefit paid to beneficiary |



- The Member does not have to be on STD or LTD to qualify.  They may still be working.
- The process is simple, have them reach out to an On-Site with the Standard and we will walk them through the process.
- Once we have all the required documentation, our team prioritizes the claims and can usually process them for payment in 1 to 3 weeks.

# Eligibility

All full-time KPERS, KP&F, KBOR, Judges Members at OGLI affiliated employers and their Spouses and dependent Children are eligible for coverage.

**Eligibility Exceptions:**

- Spouses who are active Members of KPERS, KBOR, KP&F, Judges are not eligible for spouse coverage, even if their employer is not OGLI affiliated.
- A Spouse or Child cannot be a **full-time member of the armed forces of any country**. This does not include National Guard or Reservist.
- Retired Members working after retirement (WAR) are not eligible to enroll in OGLI unless, they are moving from one class to another. EX: KPERS to KP&F. They are eligible to be added as a dependent if their Spouse is an active KPERS Member.

# Enrollment

## New Hire VS Transfer Member

- A Member who transfers from another OGLI-affiliated employer can only qualify as a new hire if the time between positions is greater than 31 days.
    - If they are not eligible as a new hire, they can enroll as an ***Increase*** with the full amount requested subject to medical review.

## How to determine if they are a NH vs Transfer

- One way to check eligibility is look the employee up in the EWP to see what the previous employment record.
- If the previous employment ended less than 31 days from the start date with your agency, they may be a transfer vs a new hire.
- Ask the Member if they had OGLI at the previous employer.
- Reach out to ogli_fs@kspers.gov and see if the employee is eligible as a new hire.

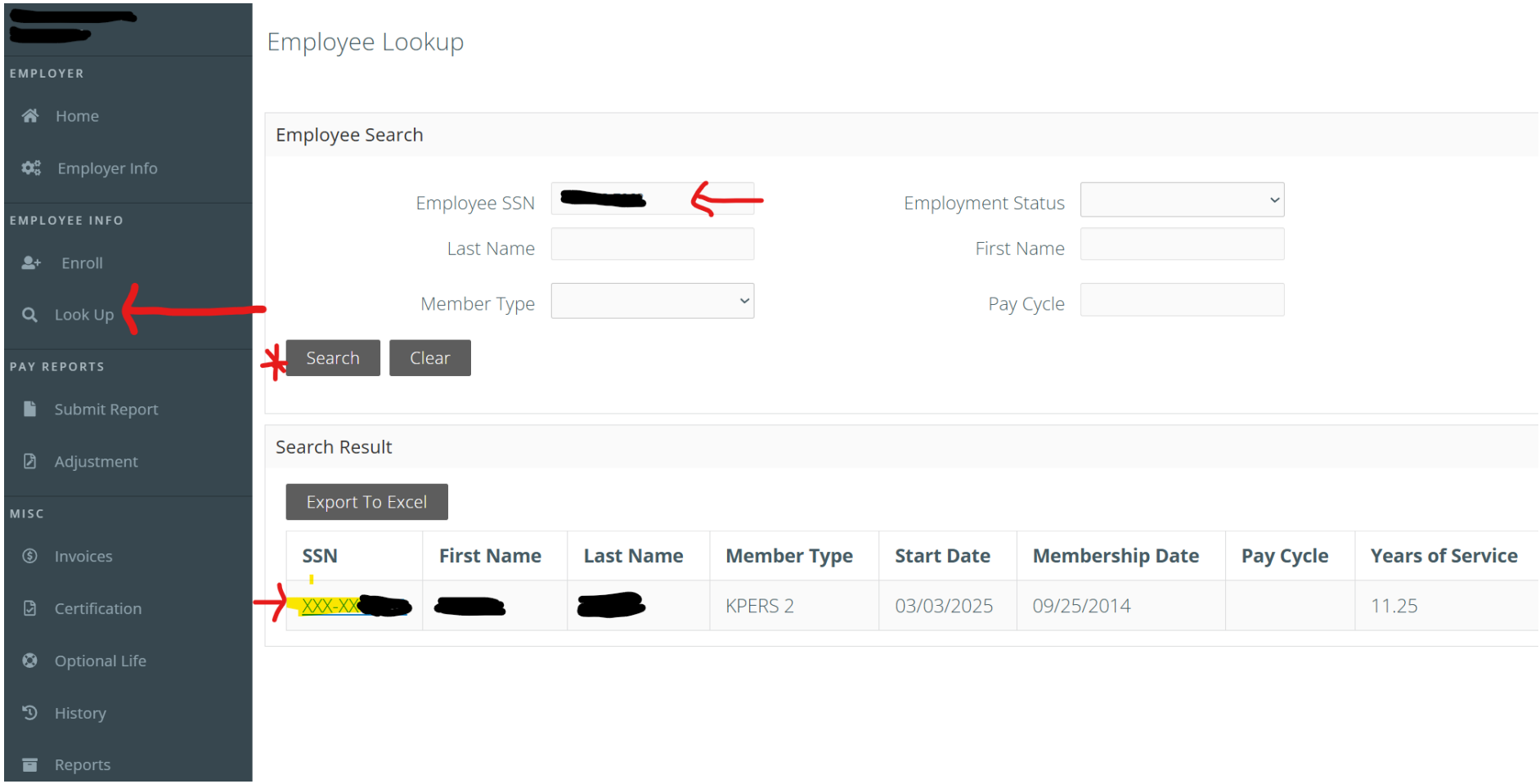
## Prior Coverage Transfer:

- A Member ends employment with a previous KPERS/KBOR/KP&F employer on June 17 and begins working at your agency on June 20. The transfer of coverage is effective July 1 at your agency.
- **This is dependent on the new employment record and termination date of the prior agency being entered timely.

# Optional Life Coverage Lookup in the EWP

From the EWP, you can look up the amount of active OGLI coverage a member has. Follow the steps below:

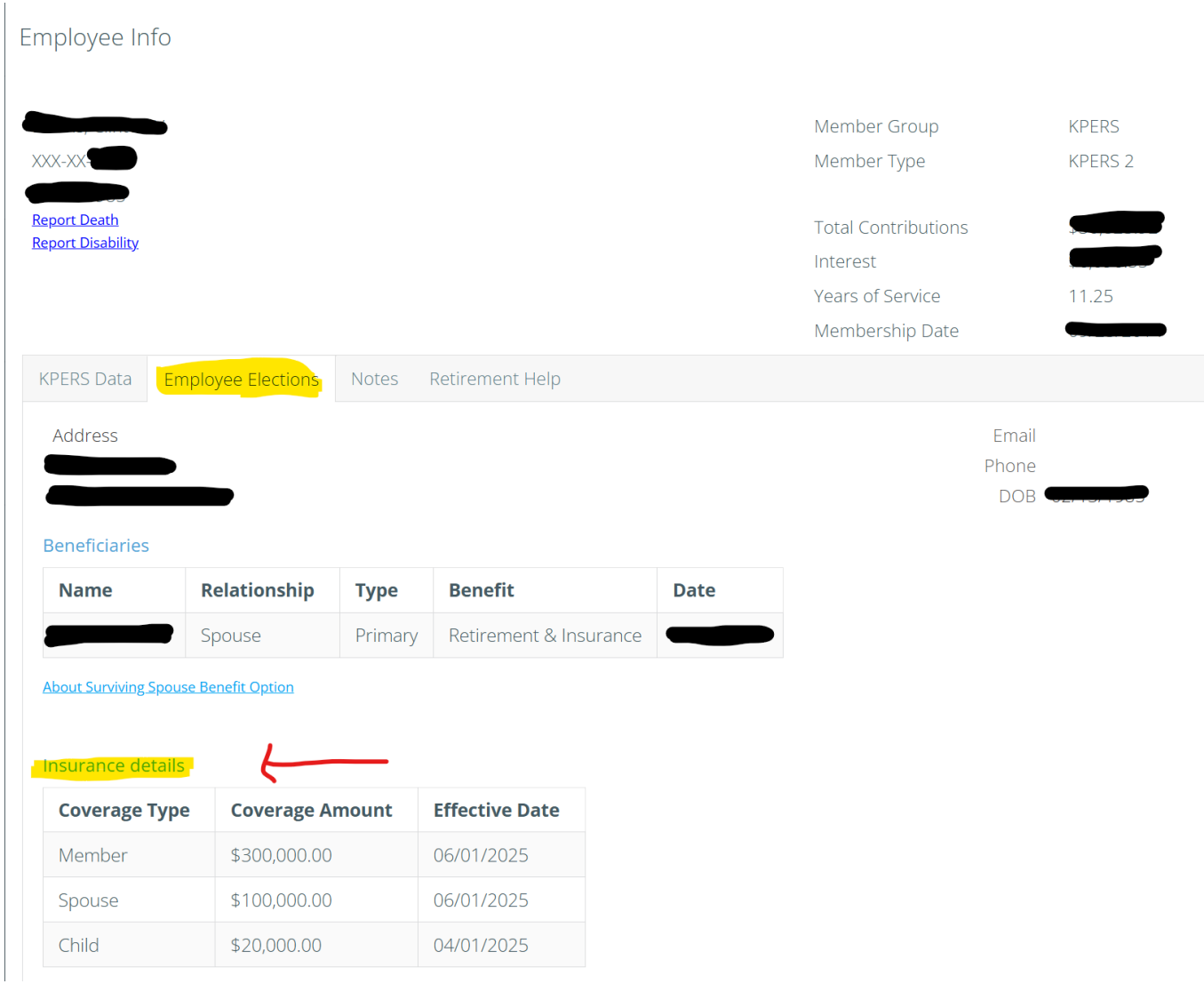
1.From your Home page on your Employer Portal – click on “Look Up”
2. Enter the members SSN and click “Search”
3. Once the members account has displayed, click on the SSN blue hyperlink to open



# Optional Life Coverage Lookup - from Employee Info

Click on “Employee Elections”

- At the bottom of the Employee Info screen, you will see “Insurance Details”. This will display the current OGLI coverage for the member including any member, child and/or spouse OGLI coverage.
- Current beneficiaries will also be displayed here, in case you have a member ask.



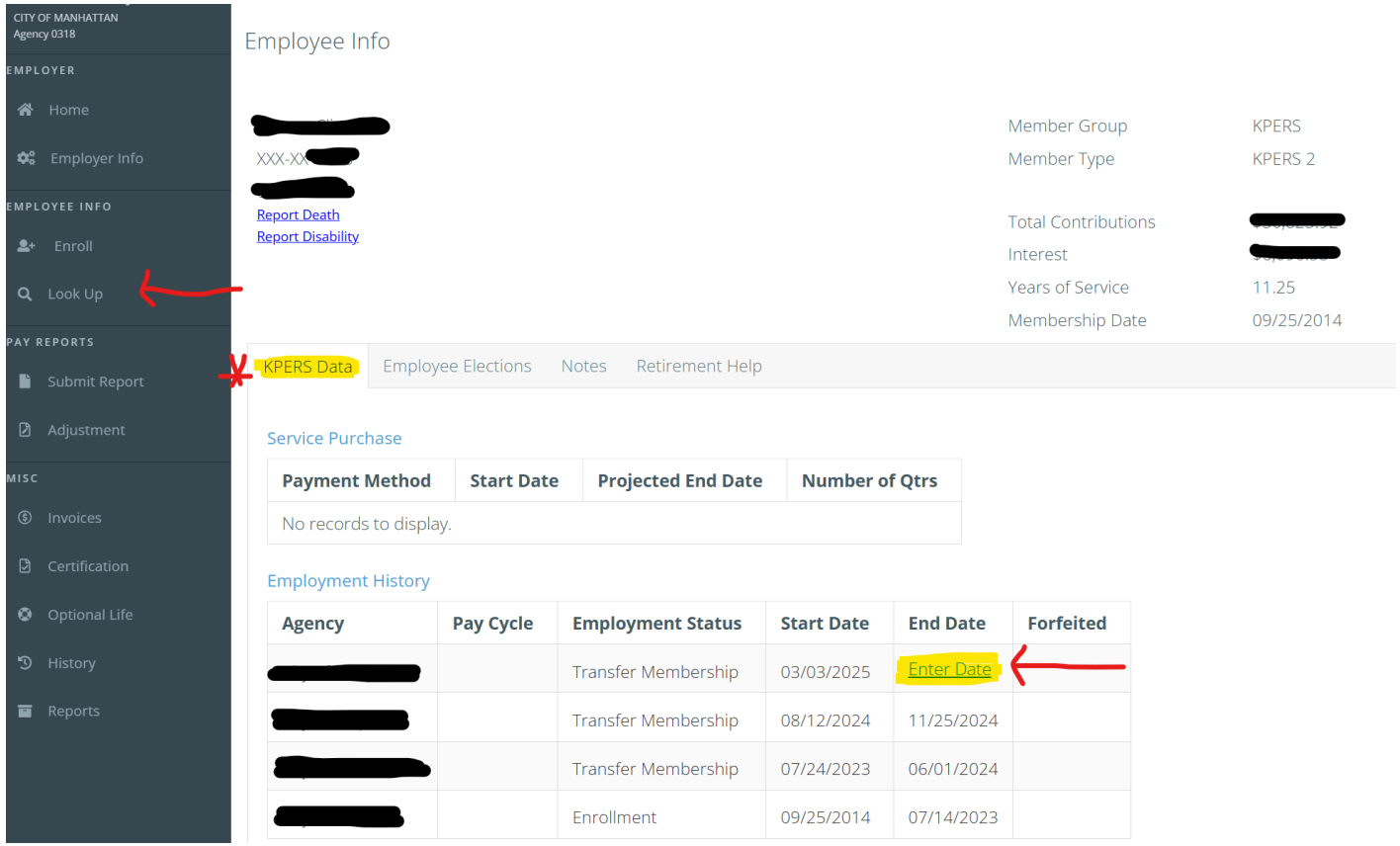
# Submitting Termination Dates/End Dates to KPERS in the EWP

***Option 1: Employee Look-Up***

***** If a member works at least 1 day into the month they terminated employment – the Agency SHOULD BE DEDUCTING THAT MONTH'S OGLI PREMIUM.***

There are a few ways that you can submit Termination dates/End dates to KPERS.

- From your Home page on your Employer Portal – click on "Look Up"
- Enter the members SSN and click "Search"
- Once the members account has displayed, click on the "End Date" blue hyperlink under Employment History.



# Submitting Termination Dates/End Dates to KPERS in the EWP

***Option 2: SSN Lookup from Home Screen***

1. Enter members SSN in the SSN lookup box from your home screen and click on the hourglass to search for the member.

2. The members name will display – Click on the members name to enter into their account

3. You will then see the Employment History for you to enter the End date as the steps below indicate.

Once you have the “Add End Date” screen open – Enter the End date for the member.

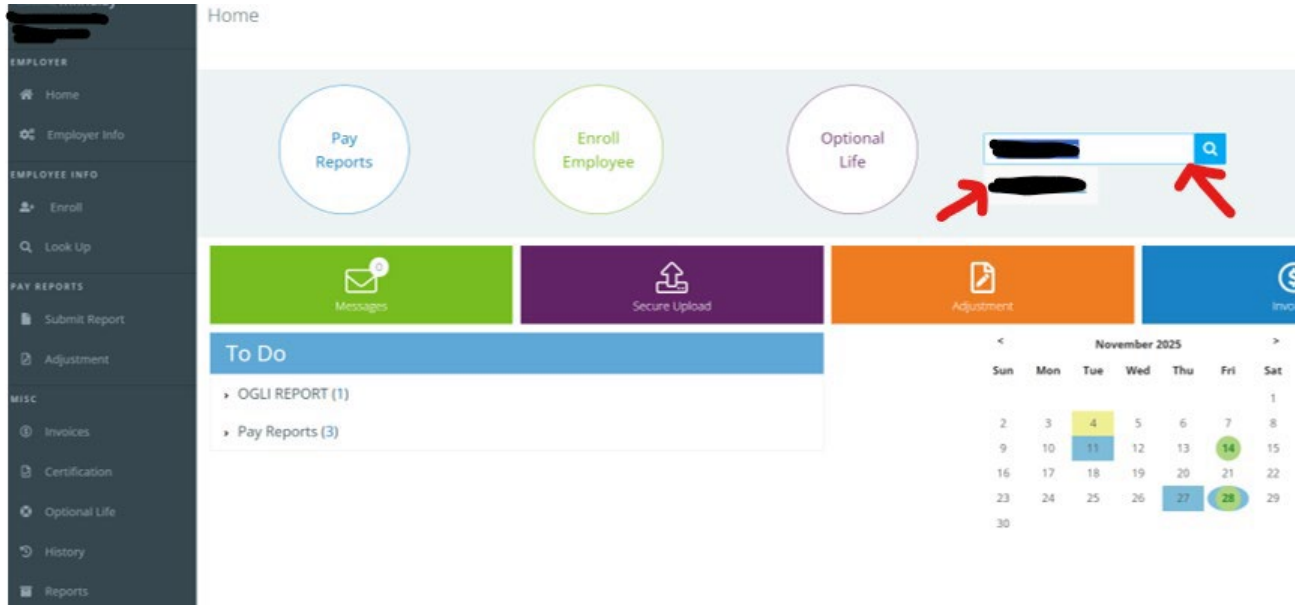
Click on “Reason” drop down arrow and select the reason for the end date *(Termination, Military Leave, Non-covered, or Leave of Absence)* If you would like to add comments, please type those in.

Click on “Submit”

- Once you click on “Submit” the members End date will populate in the KPERS system and show employment is terminated.

- If you are needing to backdate a members termination date, you will be required to submit the end date with one of these two options. **You can NOT submit a backdated termination date on your PPR report.**

- By submitting the members end date by one of these two options, the KPERS system will remove them from your PPR and your monthly OGLI premium report accordingly.



# Submitting Termination Dates/End Dates to KPERS in the EWP

***Option 3: Termination Date Submitted Through Monthly OGLI Premium Report***

You can also submit a members end date/termination date on your monthly OGLI premium report, **IF the member terminated in the month you are submitting the OGLI report for.**

- Enter the End date
- Enter the Reason for termination

** If you have already submitted an employment termination date to KPERS, you do NOT need to submit an end date on your OGLI premium report.*

| SSN | First Name | Last Name | Plan | Member Premium | Spouse Premium | Child Premium | Total Premium | End Date | Reason |
|---|---|---|---|---|---|---|---|---|---|
| XXX-XX[redacted] | [redacted] | [redacted] | KPERS | $17.45 | $1.71 | $2.20 | $21.36 | | |

**NOTE**: End dates should NOT be submitted on your monthly OGLI report if a member wishes to cancel or reduce their current OGLI coverage. Member would need to complete a K79 OGLI reduction/cancellation form instead.

**NOTE**: If a member was put on a Leave of Absence (LOA) but later runs out of Leave time and the member is in a LOA without pay, please email the OGLI department at ogli_fs@kspers.gov and do NOT submit a termination date on your OGLI report. The member may be eligible for continued benefits, and OGLI department needs to know so proper correspondence can be provided to the member.

**NOTE**: Please do NOT submit a different termination date if you have already submitted an End date through another avenue within your Employer portal. Email ogli-fs@kspers.gov if you need to change an existing end date submitted that would affect OGLI coverage.

# Continued Benefits

# Continuing Coverage if you Leave Employment



# Continued Benefits

When a Member terminates or retires from KPERS membership, they have the option to **port** the coverage to a term life plan or **convert** it to a whole life policy. Employees have **60 days** from their termination date to return the application, complete with the first premium payment.

## Portability (Term)

- Term Life is more cost effective, but there is no cash value – if the Member passes, the policy will only pay out the current face value
- The policy's face value reduces due to age, as follows:

| Age | Reduction Schedule |
|---|---|
| 65-69 | 65% of original value |
| 70-74 | 50% of original value |
| 75+ | 35% of original value |

- Once the age reduction occurs, premiums are based on the reduced amount of coverage and will increase with age every 4 years, up to age 80
- Members who **stopped working due to a disability are not eligible for portability**
- Survivors of a term life recipient may contact our office for information on how to file a claim

## Conversion (Whole Life)

- Whole Life is more expensive, but it accumulates cash value that can be taken out as a loan, used to pay down premiums, or cashed out at age 100
- If the Member passes away, the policy will pay out face value *plus* cash value
- Premium and coverage amounts stay the same
- **Members on disability at the time of termination or retirement only have the option of conversion**
- Dependents may be able to convert coverage
- Survivors of a whole life recipient may contact our office for information on how to file a claim

# Leave of Absence

# Leave of Absence

Members may take a leave of absence for reasons such as FMLA, illness, military leave and sabbatical (KBOR members only). To avoid a lapse in coverage, Members must pay their Optional Life premiums directly to The Standard until they return to work.

## Starting Direct Pay

If you have a Member going on a leave of absence ***without pay***, please complete the following steps:

1. Have the Member fill out the **KPERS 79C** form found on www.kspers.gov
2. Verify all information is correct and fill out the Employer Certification
3. Return the form to KPERS via fax, U.S. Mail or the Employer Web Portal (EWP)
4. Once certified, KPERS will send it to the Standard office, and we will forward it for setup
5. We may contact you to ask when the last premiums were collected so we know when to begin payments
6. Once it is set up, the Member will receive a bill for their OGLI at their home and will pay premiums directly to The Standard

## Direct Pay Termination

When a Member with OGLI returns to work, **we must receive advance notification to avoid double-billing them**. Follow these instructions to ensure a smooth transition:

1. Have the Member fill out the **KPERS 79R** form found on www.kspers.gov
2. Verify all information is correct and fill out the Employer Certification
3. Return the form to KPERS via fax or EMP
4. Once certified, KPERS will send it to The Standard to process the termination
5. If the employee's current bill overlaps with their payroll deduction, The Standard will issue a refund

KPERS

KPERS-79C Rev. 1/17

| KPERS Use Only |
| --- |
| Date Verified |
| ____/____/____ |

# OPTIONAL GROUP LIFE INSURANCE CONTINUATION

Instructions on page 2.

■ **General Information –** This form must be submitted to the Retirement System within 60 days of the last day you are on your employer's payroll.

This form is for employees under age 65 who:

- Are already enrolled in optional group life insurance.
- Qualify for one of the continuation criteria in Part B, #1.
- Want to continue member, spouse or child coverage while off their employer's payroll.

If you are over age 65, you may convert your group life insurance to an individual policy by completing a Life Insurance Conversion Form. A portability option is available if you are under age 80. Download all forms at kpers.org or see your designated agent.

■ **Contact Us – toll free**: 1-888-275-5737 • **phone**: 785-296-6166 • **fax**: 785-296-6638
**email**: kpers@kpers.org • **web site**: kpers.org • **mail**: 611 S. Kansas Ave., Suite 100, Topeka, KS 66603

## ■ Part A – Employee Information

1. Social Security Number: _____
2. Name (First, MI, Last): _____
3. Date of Birth: _____
4. ❒ Male ❒ Female
5. Telephone Number: _____
6. Mailing Address: _____
   City, State, Zip: _____

## ■ Part B – Coverage To Continue – You can decrease from your current amount, but you cannot increase.

1. Reason for leaving payroll (choose only one): See instructions for continuation criteria.
   ❒ Employee Illness ❒ FMLA for Family Illness ❒ Non-FMLA Event ❒ Military Leave
2. Complete table below for coverage you wish to continue.

| *OGLI Coverage Type* | *Current Coverage* | *Amount To Continue* | *Continuing Coverage Details* |
| --- | --- | --- | --- |
| Employee | $ | $ | *If decreasing coverage, must be in $5,000 increments.* |
| Spouse | $ | $ | *If decreasing coverage, must be in $5,000 increments.* |
| Child | $ | $ | *Must choose either $10,000 or $20,000.* |

3. If continuing spouse coverage, provide your spouse's information below.
   Social Security Number: _____ Name (First, MI, Last): _____
   Date of Birth: _____ ❒ Male ❒ Female
4. Please indicate which payment method you prefer: ❒ Annually ❒ Semi-Annually ❒ Quarterly
   *A $1.00 administrative fee applies for semi-annual and quarterly premium payments.*
5. Enter billing address if different than mailing address.
   Billing Address: _____ City, State, Zip: _____
6. Employee Signature: _____ Month/Day/Year: ____/____/____

## ■ Part C – Employer Certification – This section must be completed and signed by the employer's designated agent.

1. Employer: _____
2. Employer Number: _____
3. Last Date on Payroll: _____
4. Date of Disability: _____
5. Designated Agent Signature: _____ Month/Day/Year: ____/____/____

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KPERS-79R Rev. 10/15

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# OPTIONAL GROUP LIFE INSURANCE RETURN TO PAYROLL

■ **Important –** Employers must complete this form for employees who are enrolled in the optional group life insurance program when they return from Leave without Pay.

■ **Contact Us – toll free**: 1-888-275-5737 • **phone**: 785-296-6166 • **fax**: 785-296-6638
**email**: kpers@kpers.org • **web site**: kpers.org • **mail**: 611 S. Kansas Ave., Suite 100, Topeka, KS 66603

## ■ Part A – Employee Information

1. Social Security Number: _____
2. Name (First, MI, Last): _____
3. Last Date Actively at Work: _____
4. Date Returned to Work: _____
5. Optional Group Life Insurance Coverage Amount - Employee: $ _____
6. Optional Group Life Insurance Coverage Amount - Spouse: $ _____
7. Optional Group Life Insurance Coverage Amount - Child: $ _____
8. Reason for leaving payroll: Check all that apply.
   - ❒ Disability claim: Return to work in the first 90 days
   - ❒ Disability claim: Return to work during day 91 to 180
   - ❒ Non-FMLA Events: sabbaticals, funeral leave, short-term minor illness not requiring hospitalization and other nonmedical reasons
   - ❒ FMLA for Family Illness: spouse, parents, children under age 18, and children over age 18 with a disability that prevents them from caring for themselves
   - ❒ Military Leave

## ■ Part B – Employer Certification

1. Employer Name: _____
2. Employer Number: _____

Designated Agent Signature: _____ Month/Day/Year: ____/____/____

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# Reference Materials and Virtual Webinars

# More Information

## Forms and Publications

- All forms and publications are available at kspers.gov and can be distributed among employees, as needed. Since they are live links, they will also automatically update if there are any changes.
- You may order OGLI Booklets to give to new hires or have on hand in your office at:

  https://www.kspers.gov/orderform.html

## Virtual Webinars

- If you would like The Standard to participate in a virtual webinar and talk about OGLI to your employees, please send us an email and we would be happy to work with you and our Enrollment Services Team to organize a visit.

## URLs

- **Optional Life Enrollment Form**
  https://www.standard.com/eforms/7533d_753781.pdf
- **K79C – Life Insurance Continuation (Leave of Absence)**
  https://kspers.gov/forms/k79c.pdf
- **K79 – Reduction or Cancellation**
  https://kspers.gov/forms/k79.pdf
- **Portability of Coverage**
  https://www.standard.com/eforms/9178_753781ee.pdf
- **Conversion of Coverage**
  https://www.standard.com/eforms/9563_753781.pdf
- **Accelerated Death Benefit Claim Form**
  https://www.standard.com/eforms/12768_753781.pdf



# Contact Information

**Office:**
PO Box 1673
Topeka, Kansas 66603

**Phone:**
844.289.2306
(This goes to The Standard's call center and will be routed to the On-site Account Specialist)

**Fax:**
971.321.5033

**Email:**
kpersadmin@standard.com

# Any Questions ?




The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 333 Westchester Avenue, West Building, Suite 300, White Plains, New York. Product features and availability vary by state and company and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York.
The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.