

Public Employees Benefits Board

Retiree Term Life Insurance

Underwritten by ReliaStar Life Insurance Company

Eligibility

Eligibility is the same as specified for medical and dental plans, **except retiree term life insurance is only available to those who:**

- Meet the Public Employees Benefits Board (PEBB) program's retiree eligibility requirements and enrolled in life insurance through the PEBB program as an active employee.

OR

- Are a retiree of an eligible employer group, K-12 school district, or educational service district, who enrolled in life insurance through the PEBB program as an active employee.

AND

- Are not on a waiver of premium due to disability.

Dependents of retirees are **not** eligible for retiree term life insurance.

Amount of Insurance

The amount of insurance paid to your beneficiary is based on your age at the time of death, according to the following schedule:

Age at Death	Amount of Insurance
Under 65	\$3,000
65 through 69	\$2,100
70 and over	\$1,800

Premium Cost

The cost is \$2.19 per month, regardless of your age.

If the Health Care Authority (HCA) receives information that an adjustment should be made to your account, it will not collect or refund more than 12 months of premiums from the date HCA receives the information.

Enrollment

Complete the *PEBB-Sponsored Retiree Coverage Election Form* enclosed in this packet and return it to the HCA before you retire. There are no plans for future open enrollment periods for this life insurance coverage.

Effective Date

If you enroll when eligible (before you retire), insurance becomes effective on your retirement date.

No Exclusions

This plan covers death from any cause.

Disability

If you become disabled after the effective date of this insurance, premium payments must be continued if you wish to keep your insurance in force.

Beneficiary

You may name any beneficiary you wish when you complete the enrollment form. If you should die with no named living beneficiary, payment will be made to your survivors in this order:

- (1) Spouse/qualified domestic partner
- (2) Children
- (3) Parents
- (4) Estate

If you are married and wish to name someone other than your spouse as beneficiary, or if you have special estate planning needs, you should seek legal/tax advice before completing your beneficiary designation.

Claim Filing

If you die, your beneficiary should submit a certified death certificate as soon as possible to ReliaStar Life Insurance Company, P.O. Box 20—Route 7325, Minneapolis, MN 55440-0020.

Insurance Certificate

This is a brief summary of the Retiree Term Life Insurance Plan. If you would like a copy of the complete insurance certificate, contact the HCA at 1-800-200-1004 or P.O. Box 42684, Olympia, WA 98504-2684.