

# Life and AD&D Insurance

Your life insurance benefits include six options to allow you to cover yourself, your spouse or Washington State-registered domestic partner, and your children. As an employee, your basic life insurance covers you and pays your designated beneficiaries in the event of your death. Accidental death and dismemberment (AD&D) insurance provides extra benefits for certain injuries or death resulting from an accident.

Life and AD&D insurance is available to PEBB benefits-eligible state and higher-education employees, as well as employees who work for a K-12 school district, educational service district, or employer group that offers both PEBB medical and dental coverage.

## What life and AD&D insurance does PEBB offer?

PEBB offers \$25,000 of basic life insurance and \$5,000 basic AD&D insurance (called **Basic Life and AD&D Insurance for Employees**) as part of your benefits package, at no cost to you.

In addition, PEBB offers optional life insurance for you to purchase:

- **Supplemental Life Insurance for Employees:** You may apply for additional amounts in \$10,000 increments from \$10,000 to \$750,000. Supplemental Life Insurance for Employees covers death from any cause.
- **Basic Dependent Life Insurance:** \$2,500 for your spouse or Washington State-registered domestic partner, and \$2,500 for each dependent child. Covers death

from any cause. You pay \$0.50 per family per month, regardless of the number of dependents.

- **Supplemental Spouse Life Insurance:** If you enroll your spouse or Washington State-registered domestic partner in Basic Dependent Life Insurance, you may apply for additional amounts of Supplemental Spouse Life Insurance in \$5,000 increments (up to one-half of the amount of Supplemental Life Insurance you obtain for yourself). Supplemental Spouse Life Insurance covers death from any cause.
- **Supplemental Employee AD&D Insurance:** You may enroll in Supplemental AD&D coverage in multiples of \$25,000 (\$25,000 minimum) up to \$250,000 for accidental death and dismemberment. Supplemental Employee AD&D Insurance does not cover death and dismemberment from other causes.
- \* **Supplemental Dependents' AD&D Insurance:** If you select Supplemental Dependents' AD&D Insurance in addition to your own, your spouse or Washington State-registered domestic partner will be insured for 50% of your benefit if you have no dependent children. If you have children, your spouse or partner will be insured for 40% and each dependent child for 5% of your benefit. If you have no spouse or partner, each dependent child will be insured for 10% of your benefit. This dependent coverage does not reduce your coverage.

## When can I enroll?

You may enroll **no later than 60 days** after becoming eligible for PEBB benefits (generally your first day of employment) for the following coverage, without providing evidence of insurability:

- Supplemental Life Insurance for Employees up to \$250,000 (if you are under age 60) or up to \$100,000 (if you are age 60 or older)
- Basic Dependent Life Insurance
- Supplemental Spouse Life Insurance (up to \$50,000)
- Supplemental Employee AD&D Insurance

Supplemental Dependents' AD&D Insurance does not require evidence of insurability.

You must provide evidence of insurability to ReliaStar Life if you:

- Apply **after 60 days** of your initial eligibility.
- Request more than \$50,000 in Supplemental Spouse Life Insurance.
- Request more than \$250,000 (if under age 60) or more than \$100,000 (if age 60 or older) in Supplemental Life Insurance for Employees.

ReliaStar Life must approve your request before you will have coverage.

## How do I enroll?

Complete and submit the *Life and AD&D Insurance Enrollment/Change Form* (found in the back of this booklet) to your employer's personnel, payroll, or benefits office. If applying for Supplemental Spouse Life Insurance or Supplemental Life Insurance for Employees that requires evidence of insurability, you must also complete the *Life Insurance Evidence of Insurability Form* (found on PEBB's website at [www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov) under *Forms*).

For questions about enrollment, contact your employer's personnel, payroll, or benefits office. If you need additional information, contact ReliaStar Life Insurance Company at 1-866-689-6990.

PEBB group term life insurance coverage is offered through ReliaStar Life Insurance Company, a member of the ING family of companies (Policy Form #LP00GP). This is a summary. To see the certificate of coverage or to get forms, either:

- Go to [www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov), select *Publications* (for the certificate of coverage) or *Forms*; or
- Contact your employer's personnel, payroll, or benefits office.

## Premium rates

Supplemental Life Insurance for Employees and Supplemental Spouse Life Insurance		
Age	COST PER \$1,000 PER MONTH	
	Non-smoker	Smoker
Less than 25	\$0.024	\$0.031
25–29	0.026	0.037
30–34	0.029	0.049
35–39	0.036	0.056
40–44	0.054	0.063
45–49	0.078	0.095
50–54	0.122	0.145
55–59	0.228	0.270
60–64	0.350	0.411
65–69	0.646	0.792
70+	0.964	1.287

Your premium rate changes to the next higher rate as you reach each new age bracket.

Supplemental Accidental Death and Dismemberment Insurance						
Employee AD&D benefit	Cost to cover only yourself	Cost to cover you & your dependents	Coverage your spouse or Washington state-registered domestic partner would have		Coverage your children would have	
			With no children	With children	If you have a spouse or Washington state-registered domestic partner	If you have no spouse or Washington state-registered domestic partner
\$ 25,000	\$0.20	\$0.30	\$12,500	\$10,000	\$1,250	\$2,500
50,000	0.40	0.60	25,000	20,000	2,500	5,000
75,000	0.60	0.90	37,500	30,000	3,750	7,500
100,000	0.80	1.20	50,000	40,000	5,000	10,000
125,000	1.00	1.50	62,500	50,000	6,250	12,500
150,000	1.20	1.80	75,000	60,000	7,500	15,000
175,000	1.40	2.10	87,500	70,000	8,750	17,500
200,000	1.60	2.40	100,000	80,000	10,000	20,000
225,000	1.80	2.70	112,500	90,000	11,250	22,500
250,000	2.00	3.00	125,000	100,000	12,500	25,000

Rates shown are guaranteed through January 1, 2013.