

# Life Insurance

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## Eligibility

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

- Meet the PEBB Program's retiree eligibility requirements and had life insurance through the PEBB Program as an employee; **or**
- Are a retiree of an eligible employer group, K-12 school district, or educational service district who had life insurance through the PEBB Program as an active employee; **and**
- Are not on a waiver of premium due to disability.

Your dependents are not eligible for retiree term life insurance.

If you enroll in COBRA between the time you have PEBB employee coverage and the time you become eligible for PEBB retiree coverage, you cannot enroll in retiree term life insurance. The PEBB Program does not offer life insurance to COBRA enrollees and you cannot have a break in life insurance coverage.

## 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 \$6.57 per month, regardless of age. Rates are guaranteed until December 31, 2012.

## Enrollment

Complete the *Retiree Coverage Election Form* and return it to the PEBB Program no later than **60 days** after your employer-paid coverage ends. There are no plans for future open enrollment periods for this life insurance coverage.

## Effective date

If you enroll when eligible and pay premiums on time, 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, you must continue making premium payments 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/state-registered domestic partner
- (2) Children
- (3) Parents
- (4) Estate

If you are married and wish to name someone other than your spouse/domestic partner as beneficiary, or if you have special estate planning needs, you should seek legal and 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 ING Life Claims, P.O. Box 1548, Minneapolis, MN 55440-1548, or call them at 1-866-689-6990. Your beneficiary should also notify the PEBB Program of your death. We may share this information with the Department of Retirement Systems to better serve your survivors.

## 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. This insurance is provided by ReliaStar Life Insurance Company, a member of the ING family of companies.