

LIFE INSURANCE FAQ'S

KENT COUNTY BASIC and ACCIDENTAL DEATH & DISMEMBERMENT LIFE INSURANCE

Q. Who is eligible for Life Insurance?

All full time Kent County employees are eligible for life insurance.

Q. What does life insurance cover?

Death Benefit

If an Insured dies, we will pay the Life Insurance Benefit in force for that Insured on the date of his or her death. (Check plan policy for exclusions).

Accelerated Benefits

Any benefits payable under this Accelerated Benefits provision will reduce the Death Benefit payable for Life Insurance. Any automatic increases in Life Insurance Benefits will end when benefits are payable under this provision.

Terminal Illness Benefit

We will pay a Terminal Illness Benefit if we determine you or your Spouse are Terminally Ill. The amount of this benefit is up to 75% of the Life Insurance Benefit in effect for you or your Spouse on the date we determine you are Terminally Ill up to the Maximum Benefit Amount shown in your Schedule of Benefits for this option. The Terminal Illness Benefit is payable only once in an Insured's lifetime.

Determination of Terminal Illness

For the purpose of determining the existence of a Terminal Illness, we will require you to submit the following proof.

1. A written diagnosis and prognosis by two Physicians licensed to practice in the United States.
2. Supportive evidence satisfactory to us, including but not limited to radiological, histological or laboratory reports documenting the Terminal Illness.

We may require, at our expense, you to be examined and a review of the documented evidence by a Physician of our choice. "Terminal Illness" means a person is diagnosed by a Physician to have a prognosis of 12 months or less to live.

Q. How much does life insurance cost?

Kent County enrolls all full time employees into the Basic \$50,000 life insurance policy at no cost to the employee. Full time employees also have the option to enroll in Voluntary life insurance of up to \$450,000 at a cost. The rate calculator can be found at

[Life Insurance Rates Calculator.xlsx \(live.com\)](#)

Q. When does my life insurance policy begin?

Policies always begin the first of the month following hire. For those electing voluntary life in amounts over the guaranteed amount of \$100,000, or increasing your current voluntary life election by over \$15,000 or more, policies will begin the first of the month following underwriting approval from the life insurance carrier.

Q. Can I get a life insurance policy on my spouse / children?

If you are under the Management Pay Plan (MPP), Judges or Elected Officials group, you can elect a voluntary Dependent Life Insurance plan. This is a \$25,000 spouse / \$10,000 dependent child benefit.

Q. What do the Basic and Voluntary policies cover?

Death Benefit: If an Insured dies, the policy will pay the Life Insurance Benefit in force for that Insured on the date of his or her death.

Terminal Illness Benefit: The policy will pay a Terminal Illness Benefit if we determine you or your Spouse are Terminally Ill. The amount of this benefit is up to 75% of the Life Insurance Benefit in effect for you or your Spouse on the date we determine you are Terminally Ill up to the Maximum Benefit Amount shown in your Schedule of Benefits for this option. The Terminal Illness Benefit is payable only once in an Insured's lifetime.

Accidental Death and Dismemberment Benefits: Any benefits payable are as shown in the Schedule of Covered Losses and are not paid in addition to any other Accidental Death and Dismemberment benefits. See the schedule of covered losses at [Life Insurance - Kent County, Michigan \(accesskent.com\)](http://www.accesskent.com) under the "Group Accident Insurance Certificate" section.

Q. When does the life insurance policy end?

Coverage will end on the earliest of the following dates:

1. the date you are eligible for coverage under a plan intended to replace this coverage;
2. the date we terminate the Policy;
3. the date you, your Spouse or Dependent Children are no longer in an eligible class;
4. the date coinciding with the end of the last period for which required premiums are paid;
5. the date you are no longer in Active Service;
6. for an Employee, Spouse or Dependent Child, the date the Employer cancels participation under the Policy; and
7. the date your coverage ends, for any insured Spouse or Dependent Child

Q. If I leave Kent County, can I still be enrolled in life insurance?

Life insurance ends on the last date of the month following termination of employment or retirement.

Portability Option: There is an option of portability if you apply to the life insurance company within 31 days of your termination and are under the age of 70. Once portability occurs, you will pay the life insurance premium directly to the life insurance company. Premiums cannot be deducted from pension checks.

Conversion Option: Each Insured may convert all or any portion of his or her Life Insurance that would end under the Policy due to termination of employment, termination of membership in an eligible class under the Policy or termination of the Policy. Application to convert must be received within 31 days of termination. Conversion insurance will become effective on the 31st day after the date coverage under the Policy ends provided the application is received by the life insurance company and the required premium has been paid

- You may not choose term insurance, apply for an amount greater than the coverage amount terminating under the policy.
- Conversion policy will not provide accident, disability or other benefits.

For more detailed information on Kent County's life insurance policies, visit the Benefits website at www.accesskent.com/benefits and click on the "Life Insurance" Tab.