



ALASKA DIVISION OF  
**Retirement  
 and Benefits**



POLITICAL SUBDIVISION EMPLOYEES

# Group Life Insurance Plan

Eligible employees of employers participating in the State of Alaska Political Subdivision Group Health and Life Plan, you are automatically enrolled in *Basic Life*, which includes *Basic Dependent Life*, and *Basic Accidental Death & Dismemberment (AD&D)*. The Basic Life premium is employer-paid.

You may also choose to enroll in *Select Life / Select AD&D* insurance, in addition to the Basic Life provided by your employer.

### Basic Life and Select Life (if elected) begins:

- On the 31st day of work, if you have not taken leave without pay (LWOP). If there are breaks in coverage due to LWOP or if coverage is not elected within the first 30 days, other effective dates may apply. If Select Life is elected during open enrollment, coverage is effective January 1.

### Basic Life and/or Select Life coverage end the last day of the month in which:

- Pay status ends, or
- Employment terminates, or
- Premium is last paid.

## Basic Life / Basic Dependent Life / Basic AD&D

*Basic Life* is paid to the designated beneficiary in the event of your death. The current benefit amount is \$2,000.

*Basic Dependent Life* provides a lump sum payment in the event of the death of your eligible dependent. Coverage is as follows:

Death Of	Coverage
Spouse	\$1,000
Child: 14 days old, but less than 6 months old	\$100
Child: 6 months old, but less than 2 years	\$200
Child: 2 years old, but less than 3 years old	\$400
Child: 3 years old, or older	\$500

*Basic AD&D* covers you, and is payable for losses that occur within 100 days of an accident and as a result of accidental bodily injury—independent of all other causes—for loss of life, or loss of both hands, both feet, sight of both eyes or any such combination. One-half of the full amount is payable if you lose one hand, one foot, or the sight of one eye. Coverage is as follows:

Loss Of	Coverage
Life	\$5,000
Loss of a hand permanently severed at or above the wrist	\$2,500
Loss of a foot permanently severed at or above the ankle	\$2,500
Loss of sight in one eye	\$2,500
Loss of any combination of hand, foot, and sight in one eye	\$5,000

## Select Life / Select AD&D

Enrollment into Select Life / Select AD&D is optional, and covers only you, as the employee. Enrollment may occur at the time of hire (within 30 days) into an eligible position, or during an annual open enrollment period.

Select Life is paid to the designated beneficiary in the event of your death. The benefit amount is an amount equal to your basic annual earnings, rounded up to the next \$1,000 (the maximum coverage available is \$60,000).

**Select Life** may be continued into retirement if you are a member of the Public Employees' Retirement System (PERS) or Teachers' Retirement System (TRS) Defined Benefit plans. You may continue the same amount of coverage you had as an active employee or decrease the life volume in \$5,000 increments. The premium is deducted from your monthly PERS or TRS pension benefit for as long as coverage is desired. The election to continue coverage is made on your PERS or TRS application for retirement benefits.

If you are a member of the PERS or TRS Defined Contribution Retirement plans, you may choose to convert your coverage through MetLife within 31 days after termination of coverage. Please contact MetLife directly with any questions regarding conversion.

**Select AD&D** is included as part of the Select Life benefits. Select AD&D is payable for losses that occur within 100 days of an accident and because of accidental bodily injury, independent of all other causes, or for loss of life. Pays an additional sum equal to your Select Life benefit amount if death is accidental. Select AD&D coverage is as follows:

Loss Of	% of Maximum Coverage Payable
Life	100%
Loss of a hand permanently severed at or above the wrist	50%
Loss of a foot permanently severed at or above the ankle	50%
Loss of sight in one eye	50%
Loss of any combination of hand, foot, and sight in one eye	100%

- Select Life / Select AD&D premiums are:
  - » Paid with post-tax payroll deductions,
  - » Based on age and wage (up to \$60,000 maximum) at enrollment, and
  - » Updated with age annually as of January 1, and wage annually as of October 1.

**Select Life / Select AD&D** premiums effective 1/1/2020 are as follows:

Age	Rate Per \$1,000 Per Month
Under 30	\$0.043
30-39	\$0.051
40-44	\$0.085
45-49	\$0.128
50-54	\$0.196
55-59	\$0.303
60-64	\$0.434
65-69	\$0.629
70-74	\$1.387
75 & Over	\$1.751

## Beneficiary Designations

To enroll in Basic/Select Life and AD&D, or to change your beneficiary designations visit **BENEFITFOCUS** at [secure3-enroll.com/go/bfi](https://secure3-enroll.com/go/bfi). For more information, call (844) 939-0543 Monday - Friday, 8 a.m. - 8 p.m. or email [SOA.Benefits@benefitfocus.com](mailto:SOA.Benefits@benefitfocus.com).