

PEBB Life Insurance Benefit Design for Eligible Employees

This document is meant as a quick reference guide; refer to the Life Insurance Plan booklet to confirm benefits.

Employee Eligibility	Policy	Amount of Coverage	Monthly Cost	Carrier Approval Required?*	Coverage Effective Date
PEBB benefit eligible employees with state agencies, K-12 school districts, ESDs, higher education, employer groups and civil service employees	Part A Basic	<ul style="list-style-type: none"> • \$25,000 Life Insurance • \$5,000 Accidental death and Dismemberment 	<ul style="list-style-type: none"> • Employer Paid 	No	The first of the month following the date of eligibility for benefits; unless the date of eligibility is on the first working day of the month, then coverage begins on that day.
	Part B Basic spouse** and child	<ul style="list-style-type: none"> • \$2,500 in spouse life insurance • \$2,500 in child life insurance 	<ul style="list-style-type: none"> • Employee Paid • \$.50 per family, regardless of the number of dependents 	<ul style="list-style-type: none"> • No approval required within 60 days of initial eligibility • Carrier approval is required, for spouse coverage only, if requested after the 60 days of initial eligibility 	<ul style="list-style-type: none"> • For amounts not requiring approval, the first of the month following the signature date on the form. • For amounts requiring approval, the effective date is the first of the month following carrier approval
	Part B Supplemental Spouse	<ul style="list-style-type: none"> • Increments of \$1,000 • Up to a maximum of ½ of the total employee requested for Part C and D coverage 	<ul style="list-style-type: none"> • Employee Paid • See Life Insurance Plan booklet for cost Cost is based on employee's age and whether employee or covered spouse is a smoker or nonsmoker 	<ul style="list-style-type: none"> • Amounts up to \$25,000, requested within 60 days of eligibility, do not require carrier approval • Amounts in excess of \$25,000, requested within 60 days of eligibility, require carrier approval • Any amount requested after initial 60 days of eligibility require carrier approval 	

*Carrier approval requires the employee submit an Evidence of Insurability form to ReliaStar and the agency send a copy of the Enrollment form or Change form to ReliaStar.

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	Part D Supplemental	<ul style="list-style-type: none"> • Increments of \$1,000 • Minimum: \$1,000 • Maximum: \$350,000 	<ul style="list-style-type: none"> • Employee Paid • See the Life Insurance Plan booklet for cost Cost is based on employee's age and whether employee or covered spouse is a smoker or nonsmoker 	<ul style="list-style-type: none"> • Amounts up to \$50,000, requested within 60 days of eligibility, do not require carrier approval • Amounts in excess of \$50,000, requested within 60 days of eligibility, require carrier approval • Any amount requested after the initial 60 days of eligibility requires carrier approval 	

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