

Knox County Retirement & Pension Board  
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# Open Enrollment Frequently Asked Questions Life Insurance Benefits 2016

For 2016, open enrollment will be processed through Employee Self Service. You will elect your benefits from a computer inside or outside of Knox County or at a kiosk at any Open Enrollment Help Session. You will use your unique Sign-on for open enrollment. At Employee Self Service you will enroll or decline employee supplemental, spouse and/or child life insurance.

**Q. How much, if any, supplemental coverage do I have?**

A. Employee Self Service will list your current benefits when you sign in. You may also call the Retirement Office at (865) 215-2323.

**Q. How can I find out who my beneficiaries are?**

A. Employee Self Service will list your beneficiaries if you have previously entered them. You will be required to enter your beneficiaries upon electing supplemental life insurance coverage. You may also call the Retirement Office at (865) 215-2323.

**Q. What are the rates for Supplemental Term Life Insurance?**

A. Rates are attached to this flyer or on our website at:  
[www.knoxcounty.org/retirement](http://www.knoxcounty.org/retirement)

**Q. Can I obtain Supplemental Term Life Insurance more than 31 days after my hire date for myself or family members?**

A. Yes. During this 2016 Open Enrollment Period (October 19 through November 20, 2015), employees may enroll or increase their supplemental life coverage or spousal coverage up to the maximum amount without an Evidence of Insurability form.

B. After open enrollment, to obtain supplemental coverage after 31 days of employment, you are required to complete a Evidence of Insurability (EOI) questionnaire. If you are enrolling your spouse, he/she must complete an (EOI) questionnaire. All EOI's must be returned to the Retirement Office upon completion. Children are not required to complete an Evidence of Insurability questionnaire. (EOI) and Aetna may deny your request. You must be approved by Aetna before deductions begin and coverage goes into effect.

**Q. Will my Supplemental premiums ever change?**

A. Yes. As an employee your monthly premiums will change based on your age at December 31 of each year. For spouse and/or children, the premium is a flat rate regardless of age.

**Q. How do I know if I have basic life insurance?**

A. If you are a full time employee or part-time employee regularly scheduled to work at least 18.5 hours per week, Knox County provides 1 1/2 times your current annual salary rounded to the nearest \$1,000. The maximum coverage is \$50,000.

For 2016, We are happy to announce Aetna will be our new Life Insurance Vendor with enhanced coverage amounts for employee and spousal supplemental insurance and a decrease in rates.

Open Enrollment Dates: October 19 through November 20, 2015

Premium Rates for employee and spouse insurance will decrease for 2016.

For 2016 only, no Evidence of Insurability (EOI) forms are required to increase employee or spousal coverage amount more than one step.

Any increase in employee or spousal coverage during open enrollment will go into effect with the first paycheck in January 2016.

Contact the Retirement Office at (865) 215-2323 for questions regarding your life insurance coverage.

# Supplemental Term Life Insurance

**\*\*\*\*IMPORTANT INFORMATION FOR 2016 ONLY\*\*\*\***

**During this 2016 Open Enrollment Period (October 19 – November 20, 2015), employees may enroll or increase their supplemental life coverage or spousal coverage up to the maximum amount without an Evidence of Insurability form.**

**EMPLOYEE SUPPLEMENTAL LIFE RATES (SEMI-MONTHLY/24 PAY PERIODS)**

**The maximum supplemental life coverage for employee has increased from \$105,000 to \$150,000.**

Employee Age	Rate per 1000	\$20,000	\$30,000	\$45,000	\$60,000	\$75,000	\$90,000	\$105,000	\$120,000	\$135,000	\$150,000
Under 30	\$0.06	\$0.60	\$0.90	\$1.35	\$1.80	\$2.25	\$2.70	\$3.15	\$3.60	\$4.05	\$4.50
30 - 34	\$0.08	\$0.80	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
35 - 39	\$0.09	\$0.90	\$1.35	\$2.03	\$2.70	\$3.38	\$4.05	\$4.73	\$5.40	\$6.08	\$6.75
40 - 44	\$0.10	\$1.00	\$1.50	\$2.25	\$3.00	\$3.75	\$4.50	\$5.25	\$6.00	\$6.75	\$7.50
45 - 49	\$0.15	\$1.50	\$2.25	\$3.38	\$4.50	\$5.63	\$6.75	\$7.88	\$9.00	\$10.13	\$11.25
50 - 54	\$0.23	\$2.30	\$3.45	\$5.18	\$6.90	\$8.63	\$10.35	\$12.08	\$13.80	\$15.53	\$17.25
55 - 59	\$0.43	\$4.30	\$6.45	\$9.68	\$12.90	\$16.13	\$19.35	\$22.58	\$25.80	\$29.03	\$32.25
60 - 64	\$0.66	\$6.60	\$9.90	\$14.85	\$19.80	\$24.75	\$29.70	\$34.65	\$39.60	\$44.55	\$49.50
65 - 69	\$1.27	\$12.70	\$19.05	\$28.58	\$38.10	\$47.63	\$57.15	\$66.68	\$76.20	\$85.73	\$95.25
70 - 74	\$2.06	\$20.60	\$30.90	\$46.35	\$61.80	\$77.25	\$92.70	\$108.15	\$123.60	\$139.05	\$154.50
75 and over	\$2.90	\$29.00	\$43.50	\$65.25	\$87.00	\$108.75	\$130.50	\$152.25	\$174.00	\$195.75	\$217.50

**Spousal Coverage**

Coverage is also available for your spouse in the following amounts:

Coverage	\$10,000	\$20,000	\$30,000
Cost Semi-Monthly	\$1.41	\$2.82	\$4.23

**Child Coverage**

Child coverage may also be purchased in the amount of \$5,000 per child (\$.45 per pay period - 24 times a year). The premium of \$.45 per pay period covers all children. Children are covered from age 14 years old to 26 years old.

Rates guaranteed through 1/1/2019

Please note:

This summary provides an overview of your Basic and Supplemental Term Life and Accidental Death & Dismemberment Insurance benefits. These benefits are subject to the terms and conditions of the group policy. Specific details regarding these provisions can be found in the certificate booklet. If you have additional questions regarding the life insurance program, please contact the Retirement office at 865-215-2323.

If any statement conflicts with any applicable plan documents, the documents will govern. Plan provisions may be changed or deleted in order to meet any state or legal requirements.