



Life Insurance Benefits

New Carrier Information

New Life Insurance Carrier for 2008

Knox County is excited to announce that MetLife will be the life insurance provider for 2008.

Basic Life Insurance

Basic life insurance is provided and paid for by Knox County for all employees that are regularly scheduled to work at least 18.5 hours per week. This basic insurance coverage equals 1½ times your annual base salary with a maximum of \$50,000.

Employee Supplemental Life Insurance

If you are currently participating in Supplemental Life Insurance and are not at the maximum coverage (\$105,000) amount, this is your chance to increase your coverage by one level with no medical questions asked. You will be automatically approved for a one level increase. Coverage may be requested above one level by completing a medical questionnaire, subject to approval from MetLife. If you currently do not have any supplemental life insurance, you can go to \$20,000 during open enrollment. **Note: There is no reduction in life insurance coverage based on age.**

Spouse / Child Supplemental Life Insurance

Spouse Supplemental Life Insurance

Employees may elect to purchase \$10,000 of Life Insurance on their spouse at the cost of \$2.84 per month. Employees who elect to purchase Spouse Supplemental Life Insurance must do so within 30 days of becoming eligible for coverage, or within 30 days of a qualifying event (marriage, divorce, etc.). **Coverage requested after the 30-day window will be subject to approval from MetLife after completing the Medical Evidence of Insurability (MEOI) form.**

Child Supplemental Life Insurance

Employees may elect to purchase \$5,000 of Life Insurance on all of their dependent children (age 15 days to age 19, or age 25 if a full-time student) at the cost of \$.90 per month regardless of the number of children covered.

Accidental Death & Dismemberment (AD&D)

In addition to basic life insurance, Knox County also provides AD & D coverage as a result of death or dismemberment due to an accident. This benefit will provide 2 times your annual base salary with a maximum of \$100,000. If your death is due to an on the job accident, your beneficiary will be paid the plan maximum of \$100,000.

Coverage Amounts and Rates for Supplemental Life Insurance

All rates below are based on semi-monthly deductions

Emp Age	Rate/1000	20,000	30,000	45,000	60,000	75,000	90,000	105,000
Under 30	\$0.08	\$ 0.80	\$ 1.20	\$ 1.80	\$ 2.40	\$ 3.00	\$ 3.60	\$ 4.20
30-34	\$0.10	\$ 1.00	\$ 1.50	\$ 2.25	\$ 3.00	\$ 3.75	\$ 4.50	\$ 5.25
35-39	\$0.12	\$ 1.20	\$ 1.80	\$ 2.70	\$ 3.60	\$ 4.50	\$ 5.40	\$ 6.30
40-44	\$0.14	\$ 1.40	\$ 2.10	\$ 3.15	\$ 4.20	\$ 5.25	\$ 6.30	\$ 7.35
45-49	\$0.21	\$ 2.10	\$ 3.15	\$ 4.73	\$ 6.30	\$ 7.88	\$ 9.45	\$ 11.03
50-54	\$0.34	\$ 3.40	\$ 5.10	\$ 7.65	\$ 10.20	\$ 12.75	\$ 15.30	\$ 17.85
55-59	\$0.56	\$ 5.60	\$ 8.40	\$ 12.60	\$ 16.80	\$ 21.00	\$ 25.20	\$ 29.40
60-64	\$0.86	\$ 8.60	\$12.90	\$ 19.35	\$ 25.80	\$ 32.25	\$ 38.70	\$ 45.15
65-69	\$1.65	\$16.50	\$24.75	\$ 37.13	\$ 49.50	\$ 61.88	\$ 74.25	\$ 86.63
70-74	\$3.34	\$33.40	\$50.10	\$ 75.15	\$100.20	\$125.25	\$150.30	\$175.35
75 and over	\$5.41	\$54.10	\$81.15	\$121.73	\$162.30	\$202.88	\$243.45	\$284.03

Spouse Coverage Regardless of spouse's age		Child Coverage* Regardless of the Number of Children
\$1.42 semi-monthly for \$10,000 coverage	*Children are covered from age 15 days to 19 years or 25 years if full-time student.	\$0.45 semi-monthly for \$5,000 of coverage for each child

Office Contact Information

If you have questions or concerns regarding your life insurance or need to complete a MEOI, please contact the Knox County Retirement Office at (865) 215-2323 or log onto our website at www.knoxcounty.org/retirement.

This document provides highlights of the Basic Life Insurance Plan, Supplemental Life Insurance Plan, and Accidental Death & Dismemberment Plan.

If any statement in this document 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.