



## Frequently Asked Questions for Kicking Off 2010 with Supplemental Life Insurance



### **Q. Am I required to complete a One Step Change Form?**

- A. If you are making a change in the amount of supplemental coverage you are enrolled in, then, yes you are required to complete a *One Step Change Form*.

If you are not making any changes to your supplemental coverage, then you do nothing.

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

- A. If you are a full time employee or regularly scheduled to work at least 18.5 hours per week; Knox County provides 1.5 times your current annual salary rounded to the nearest \$1,000. The maximum coverage is \$50,000.

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

- A. You may call the Retirement Office at (865) 215-2323.

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

- A. You may call the Retirement Office at (865) 215-2323.

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

- A. Rates can be found on the **reverse side** of this flyer, inside your enrollment packet or on our website at:  
[www.knoxcounty.org/retirement](http://www.knoxcounty.org/retirement)

### **Q. Can I obtain Supplemental Life Insurance more than 30 days after my hire date for myself or family members?**

- A. Yes. To obtain supplemental coverage after 30 days of employment, you are required to complete a Medical Evidence of Insurability (MEOI) questionnaire. If you are enrolling your spouse, he/she must complete a Medical Evidence of Insurability (MEOI) questionnaire. All MEOI's for yourself or your spouse must be approved by the MetLife before coverage is in affect. Children are not required to complete this packet.

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

- A. Yes. As an employee your monthly premiums will change in August of the year following a birthday that places you in a different age bracket (see rate sheet). For spouse and/or children, the premium is a flat rate regardless of age and is not changing for 2010.

### ***2010 Life Insurance Benefit Changes***

#### **One Step Increase**

*If you elect to make a one step increase during open enrollment, your change will go into effect January 1, 2010.*

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

#### **Supplemental Rates**

*Rates can be found on the **reverse side** of this flyer, inside your enrollment packet or on our website at:  
[www.knoxcounty.org/retirement](http://www.knoxcounty.org/retirement)*

**Knox County Retirement &  
Pension Board**

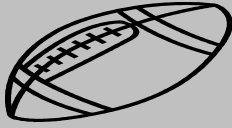
**City-County Building, Room 371  
400 Main Street  
Knoxville, TN 37902**

**Phone: 865-215-2323**

**Fax: 865-215-2421**

**E-mail:**

**[knoxcounty.retirement@knoxcounty.org](mailto:knoxcounty.retirement@knoxcounty.org)**



## Coverage Amounts and Rates for Supplemental Life Insurance

All rates below are based on semi-monthly deductions

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

### Do you have questions or concerns regarding your life insurance?

Contact the Retirement Office at  
(865) 215-2323 or  
log onto our website at  
[www.knoxcounty.org/retirement](http://www.knoxcounty.org/retirement).

### How much supplemental life do I have?

For details regarding your basic or supplemental life insurance coverage, contact the Retirement Office at (865) 215-2323.

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.