

FAQs for State Group Life Insurance 2011 Changes

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1. **I am a Career Service employee and I pay for my basic life insurance. What will my cost be for 2011? Will I still get 1.5 times my salary?**

Starting January 1, 2011, all full-time employees—Career Service, SES, SMS, and comparable—will be enrolled in a \$25,000 basic life benefit at no cost. This replaces your current basic life insurance coverage of 1.5 times or 2 times your salary.

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2. I'm SES. Do I still get 2 times my salary in basic life?

Starting January 1, 2011, your benefit will be \$25,000. If you want more than that in life insurance coverage, you may enroll in optional life during open enrollment. For the 2010 open enrollment only, you can enroll at 1 times your salary without passing medical underwriting.

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3. Do I have to have basic life insurance?

No. You can waive it during open enrollment, but remember that it's a free benefit—part of your employee compensation package. Additionally, you must be enrolled in basic life to enroll in optional life.

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4. Right now I have basic life and 2 times my salary in optional life. Will I still have that in 2011?

Your optional life insurance will roll over, so you'll still have 2 times your salary. Your basic life benefit will change to \$25,000 at no cost to you.

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5. Are the premium rates for optional life changing?

The rates are the same. If your age is causing you to change age bands, your cost will increase. Visit <https://web1.lifebenefits.com/lb/florida/cost.html> to calculate your premium rate or log on to [People First](#) during open enrollment to see rates for 2011 based on your age.

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6. I heard there are new tiers. What does that mean?

We say coverage tiers to mean 1 times your salary, 2 times your salary, etc. This year [Minnesota Life](#) is offering two new tiers: 6 times your salary and 7 times your salary. You can enroll in these during open enrollment, but you must pass medical underwriting before your coverage will begin. Complete the [Evidence of Insurability form](#) and send it to the address on the form.

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7. When do I have to pass underwriting?

Passing underwriting for optional life is required in the following situations:

- If you are already enrolled but you want to skip a coverage tier (go from 2 times salary to 4 time salary, for example)
- If you want to have coverage that equals more than \$500,000
- If you enroll in 6 times your salary or 7 times your salary
- If you enroll for the first time during open enrollment (During the 2010 open enrollment for 2011, this requirement is waived. You can enroll for the first time at 1 times your salary without passing underwriting.)

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8. I had 4 times my salary. During open enrollment, I elected 5 times my salary. Do I have to pass underwriting?

You will get an alert on your People First homepage if you have to pass underwriting. If 5 times your salary takes you over \$500,000, you must pass underwriting for any amount over \$500,000.

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9. I want to enroll in 6 times my salary, but my coverage amount will be less than \$500,000. Do I have to pass medical underwriting anyway?

Yes. Regardless of the coverage amount, medical underwriting is required for 6 times or 7 times salary.

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10. I've never enrolled in optional life before. Can I enroll for 3 times my salary during open enrollment?

Yes. One times your salary is guaranteed issue (for the 2010 open enrollment only), so you don't have to do anything to get that coverage amount other than enroll. You'll have to pass underwriting for 2 times and 3 times your salary. Once you submit your [Evidence of](#)

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[Insurability form](#) and [Minnesota Life](#) approves it, your payroll deduction and new coverage level will begin.

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11. What happens if my medical underwriting doesn't get approved?

That depends on your current coverage. For example, for the 2010 open enrollment, if you just enrolled in optional life (had no coverage previously), then your enrollment for 1 times salary will be approved. If you elected a higher amount, your election will be cancelled and you will only pay premium for 1 times your salary.

If you do have optional life coverage, you keep your current level of coverage.

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12. Is it possible to fail underwriting but still go up in coverage?

Yes, depending on the election you made. Moving up one tier is guaranteed issue up through 5 times your salary, provided your coverage amount is less than \$500,000. For example, if you were at 3 times your salary and enrolled in 5 times your salary, the 4 times your salary is guaranteed issue, as long as you don't go over \$500,000. Even if you fail underwriting for 5 times your salary, you'll still get the 4.

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13. How will I know that I have to pass underwriting?

You will receive an alert on your [People First](#) homepage.

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14. What happens if I don't send in the Evidence of Insurability form?

People First will cancel your election.

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