

QUESTIONS AND ANSWERS

1. **What is Supplemental Term Life Insurance with Portability?**

Supplemental Term Life Insurance with Portability allows you to provide additional protection for your family in case something happens to you or your spouse. You can take your coverage with you if you change jobs or retire – something very important in today’s ever-changing environment.

2. **What is Guaranteed Issue?**

Guaranteed Issue means during the initial enrollment of the Supplemental Life plan offered by Contra Costa County that you have a one-time opportunity to enroll in the plan and purchase up to \$150,000 life insurance without providing proof of good health. Although you may opt to enroll at a later date at which then you will be required to complete an evidence of insurability form.

3. **Do I have to take a physical exam?**

Physical exams are not required for amounts within the guaranteed issue parameters, which is \$150,000 per employee and \$50,000 per spouse. However, if you apply for coverage amounts above the \$150,000, you need to complete an Evidence of Insurability form and approval by VOYA/ReliaStar Life Insurance Company will be required. If an exam is necessary, it will be done at the expense of the insurance company.

4. **What will happen if I want to increase or decrease my coverage at a later date? How would it affect my spouse and children?**

You may only terminate or make a change to your current Supplemental Life Insurance coverage during an Open Enrollment period or a Qualifying Life Event via Employee Self-Service. Changes made during Open Enrollment will take effect January 1st of the following year. Keep in mind, your spouse’s coverage cannot be more than 50% of your chosen amount (up to a maximum of \$50,000), so their coverage may be adjusted. Your department coverage would not be affected by an increase or decrease. Should you or your spouse decide to increase coverage at a later date, the evidence of insurability process, as shown above would apply. If you increase your dependent children Life Insurance from \$5,000 to \$10,000 the same process would apply.

5. **How much does the insurance cost?**

The cost of the insurance depends on the amount of coverage you select and your age at the start of the policy year.

6. **Will my premium go up when I leave my job?**

No. The main advantage of this program is that if you cease to be a Contra Costa County employee, prior to age 70, you may continue your coverage and pay the group rate based on your age, with the addition of a modest administration fee.

- 7. Does this program replace any of my present group life insurance?**
No. Your employer provides you with a basic amount of term life insurance at no cost to you. Now, through this program, you have the opportunity to increase the amount of your term life insurance coverage by purchasing Supplemental Term Life Insurance with Portability.
- 8. Am I required to participate in the program?**
No. This life insurance program is strictly voluntary.
- 9. How are the premiums paid?**
Your premiums will be paid through the convenience of payroll deduction. Your employer will deduct and forward the premium to the insurance company.
- 10. What if my payroll deduction is not enough to cover the premium payment; do I lose my coverage?**
Should you want to continue your coverage; payments can be made to the County. Contact your Employee Benefits department at (925) 655-2100.
- 11. How do I determine the cost for my spouse?**
The spouse rate is based on the employee's age rate.
- 12. What happens to my policy if I leave the county?**
This policy is portable. If you change jobs or retire before age 70, you can keep your coverage to age 70. You only need to change the frequency of premium payments; VOYA/ReliaStar Life Insurance Company will bill you directly.
- 13. Can I get coverage for my family?**
Yes. The Supplemental Term Life Insurance with Portability program offers coverage for employees, spouse and children. You may apply for coverage on your spouse up to 50% of your coverage amount from \$10,000 to \$50,000 in \$10,000 increments. You may provide coverage for your children from age 6 mos. to age 19 or age 24 if the child is a full time student in the amounts of \$5,000 or \$10,000 provided you are also covered.
- 14. What do you consider a full time student?**
VOYA/ReliaStar Life Insurance considers full time to be the number of credits or courses required for full time students by the school your dependent is attending. Should a claim be submitted to our Life Department, documentation from the school (class schedule, registrar's statement) would need to be provided at that time.
- 15. What happens when my covered child no longer meets the definition of full time student?**
The child can convert their coverage to an individual life insurance policy. Contact your Employee Benefits department at (925) 655-2100.

16. Do I have the option of electing difference coverage amounts (\$5,000/\$10,000) for each of my children?

No, the amount you choose will be the same for all children.

17. What is the definition of a dependent child?

Your natural or adopted child, who is dependent on your support and maintenance. A child who is placed in your physical custody for purposes of adoption. A child who is your stepchild, your foster child, or a child for whom you are legal guardian, who is primarily dependent on you for support and lives with you in a permanent parent-child relationship.

18. Can parents be considered dependents? What about a spouse and/or child(ren) living outside the United States?

Parents do not meet the definition of a dependent. Dependent spouse and/or child(ren) living outside of the United States are not considered eligible for dependent life, along with any spouse or child on active military duty.

19. Can my dependents keep their coverage even if I cancel my life insurance?

No. It is the employee's insurance policy. If you should opt to cancel your policy, your dependents may convert to an individual life insurance policy.

20. Will I have to pay premiums if I become disabled?

No. Maintaining your coverage is important. So, if you become disabled (as defined by the policy) and cannot work – you don't have to pay premiums for yourself for as long as you are disabled up to age 70. There is no waiver of premium for dependents.