**Q&A for Voluntary Life Insurance**

Offered through The Hartford and Los Rios Community College District

- **What happens if I didn’t enroll as a new hire or when this coverage was first made available to me?**
  - If you miss this opportunity, you can apply for voluntary life insurance coverage at anytime; however, coverage can be denied. You will be considered a "late enrollee" and will be subject to evidence of insurability for any amount you choose, i.e. health questions and possible review of health records.

- **What does “actively at work” mean?**
  - You must be actively at work before any newly elected benefits will become effective. Normal vacation or sick days are OK and would still qualify you as “actively at work”.
  - Leaves of absence (whether medical or other type) make you ineligible. You can still apply for coverage but would be considered a late enrollee (see question above).
  - The Hartford defines actively at work as follows: You will be considered to be actively at work with your Employer on a day which is one of your Employer's scheduled work days if you are performing, in the usual way, all of the regular duties of your job on a Full-time basis on that day. You will be deemed to be actively at work on a day which is not one of your Employer's scheduled work days only if you were actively at work on the preceding scheduled work day.

- **Where do I turn in my form?**
  - Submit Enrollment Forms directly to the Employee Benefits Office:
    - 1919 Spanos Court, Sacramento, CA 95825
    - Campus Mail: DO-Employee Benefits
    - Faxed or e-mailed forms will not be accepted.

- **How much can I purchase for myself that is Guarantee Issue if I am enrolling within 31 days from becoming eligible for the benefits for the first time (no medical questions asked)?**
  - 3 times your annual salary or $250,000 whichever is LESS

- **What is the maximum I can purchase for myself?**
  - 5 times your annual salary or $750,000 whichever is LESS

- **Is overload or overtime counted in my salary?**
  - NO--use your base salary to calculate how much you can purchase.

- **What if my salary isn't in even 10,000 increments?**
  - Round DOWN to next $10,000.
    - For example:
      - $43,400 / yr x 3 = $130,200 rounded down to $130,000
      - OR
      - $79,300 / yr x 3 = $237,900 rounded down to $230,000

- **Do I have to purchase in increments of my salary?**
  - No. However, you do need to purchase in increments of $10,000. The maximum you can purchase is based on increments of your salary.
For example: if 5x your salary is $250,000 but you only want $100,000 in life insurance, that’s OK. You can purchase $10,000, $20,000, etc. up to $250,000 before reaching that maximum based on your salary.

- Where do I find out the rates for the Guarantee Issue amounts?
  - The entire rate grid is available on the Employee Benefits webpage.

- What happens if my election requires Evidence of good Health and is denied based on my health?
  - The amount requested is denied. If you had any amount of coverage in force prior to this election, that would remain in force.

- What happens if I request more than the GI amount or enroll as a late entrant?
  - Hartford will send you paperwork for the evidence of insurability process to you to complete for you and/or your spouse. The additional insurance will “kick in” the month after review of your health information and the additional insurance has been approved by Hartford.
    - If it is not approved, you still keep the guarantee issue amount if you enrolled within 31 days of first becoming eligible for the benefit.

- Can I cover my domestic partner / spouse or my children without buying coverage for myself?
  - No. You must purchase employee coverage to be eligible for dependent coverage. The minimum you can purchase for yourself is $10,000.

- Can I buy $10,000 for myself, but more for my dependent?
  - No. Coverage cannot exceed 100% of the amount you purchase for yourself.

- What’s the most I can purchase for my dependents?
  - Spouse/Domestic Partner: up to $150,000 in $5,000 increments not to exceed 100% of the amount you’re purchasing for yourself.
  - Children: $10,000

- Is there any Guarantee Issue for my dependents?
  - Yes – when elected within 31 days of becoming first eligible for the coverage
    - Spouse/Domestic Partner: $30,000
    - Children: $10,000

- Do I have to pay a premium for each child I want to cover?
  - No. $1.10 / month covers all of your eligible children at $10,000 each.

- How do I fill out my form if I’m over 60 and subject to the benefit reduction provision?
  - Employees over age 60 have a reduction in the benefit amount. Premiums are based on the reduced value of the life insurance. However, you need to elect the full amount on your enrollment form—Hartford will calculate the reduced value and your premium from there.
    - Example for a 61-year-old, 12-month employee:

      The employee wants to purchase $100,000 in life insurance. She writes $100,000 on the enrollment form.
- If she wants to know her premium, she would look at the reduced value $100,000 x 65% = $65,000 value
  $65,000 / $1000 x 0.513 = $33.35/mo

- Are Social Security numbers required for my beneficiaries?
  - SSN #s are not required for the beneficiaries but are strongly recommended as they are unique identifiers and speed up the claims process.

- Can I cover my domestic partner (or spouse) if she also works for the District?
  - No. But she can sign up as an employee.

- Can both my domestic partner (or spouse) and I cover our children if we both work for the District?
  - No. Only one of the employees can cover the children.

- How do I specify the beneficiary for my dependent?
  - By default as the purchaser of the life insurance, you will be the beneficiary for your dependents. You cannot designate someone other than yourself to be the beneficiary for the spouse supplemental life.

FOR QUESTIONS NOT ANSWERED HERE, PLEASE CONTACT:

Los Rios Employee Benefits Office
568-3070
DO-Benefits@losrios.edu