

Beginning January 1, 2022, the new life insurance carrier will be MetLife.

As a Commonwealth of Kentucky public employee, your participating employer provides \$20,000 of basic life insurance coverage to eligible employees at no cost to you! In addition to the free \$20,000 of life and accidental death and dismemberment (AD&D) coverage, you have the option to purchase additional life insurance for you and your eligible dependents. Check with your employer to see if they participate in the Commonwealth's life insurance program.

- **New plans available.**
- **Reduced premiums** for all plans that provide the same benefits in 2022 as in 2021. If you currently have a plan that offers the same benefits as the 2022 Plans, you will automatically be enrolled in the MetLife Plan with the same benefits for 2022.
- **Discontinued Plans.** Some Plans that were available in 2021 are not available through MetLife in 2022. If you are currently in a discontinued plan, you will automatically be enrolled in the 2022 as outlined below.

2022 OPTIONAL Life Insurance with MetLife / Employee Coverage Options and Monthly Premiums

If you have the \$5,000 Plan for 2021, you will automatically be enrolled in the \$10,000 Plan for 2022. If you have any of the other plans you will remain in that plan for 2022 unless you make a change. If you would like to make a change, go to KHRIS.ky.gov, click on Open Enrollment, and start the enrollment process.

| Age Range | Option 1 \$10,000 | Option 2 \$25,000 | Option 3 \$50,000 | Option 4 \$100,000 | Option 5 \$150,000 |
|-------------|----------------------|----------------------|----------------------|-----------------------|-----------------------|
| 16-29 | \$0.92 | \$2.28 | \$4.60 | \$9.18 | \$13.76 |
| 30-39 | \$1.94 | \$4.86 | \$9.72 | \$19.44 | \$29.16 |
| 40-59 | \$4.28 | \$10.70 | \$21.40 | \$42.80 | \$64.20 |
| 60 and over | \$6.98 | \$17.48 | \$34.96 | \$69.90 | \$104.86 |

2022 DEPENDENT Life Insurance with MetLife / Dependent Coverage Options and Monthly Premiums

As an employee, you may purchase life insurance on your spouse and dependents. Eligible dependents include your spouse to whom you are legally married and your unmarried children from live birth to 26 years of age.

| Qualified Dependent | Dep Option 1 | Dep Option 2 | Dep Option 3 NEW | Dep Option 4 | Dep Option 5 | Dep Option 6 NEW | Dep Option 7 | Dep Option 8 |
|--------------------------|--------------|--------------|---------------------|--------------|--------------|---------------------|--------------|--------------|
| Spouse | \$10,000 | \$20,000 | \$50,000 | \$10,000 | \$20,000 | \$50,000 | \$0 | \$0 |
| Child under 6 months | \$2,500 | \$2,500 | \$2,500 | \$0 | \$0 | \$0 | \$2,500 | \$2,500 |
| Child 6 months to age 26 | \$5,000 | \$10,000 | \$10,000 | \$0 | \$0 | \$0 | \$5,000 | \$10,000 |
| Premium | \$8.18 | \$16.34 | \$35.90 | \$6.54 | \$13.04 | \$32.60 | \$2.70 | \$5.40 |

| 2021 Plans (Discontinued) | | 2022 Plans (Automatic Enrollment) |
|---------------------------|--|-----------------------------------|
| Plan B | Spouse - \$5,000 Child under 6 months - \$1,500 Child 6 months to age 26 - \$3,000 | Dep Option 1 (see above) |
| Plan C | Spouse - \$5,000 Child under 6 months - \$0 Child 6 months to age 26 - \$0 | Dep Option 4 (see above) |