

Life Insurance with MetLife

No premium changes for 2027!

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 coverage, you have the option to purchase additional life insurance for you and your eligible dependents. The basic and optional employee term life insurance plans also provide accidental death and dismemberment (AD&D) benefits, providing additional financial protection in the event of death or injury caused by certain events.

During Open Enrollment, you can add or make changes to your optional employee and dependent life insurance plan(s) without a Statement of Health.

Outside of Open Enrollment, you can add or increase optional life insurance. A Statement of Health will be required for optional life insurance for the employee or spouse if outside of Open Enrollment.

Dependents over the age of 26 are not eligible for dependent coverage.

Check with your employer to see if they participate in the Commonwealth's life insurance program.

Remember to keep your life insurance beneficiary information updated in KHRIS ESS.

Optional Life Insurance for Employees

As an employee, if you desire to purchase additional life insurance in addition to the free \$20,000, you can select from the options below:

Employee Coverage Options and Monthly Premiums					
Age	\$10,000	\$25,000	\$50,000	\$100,000	\$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
Ages 60 and over	\$6.98	\$17.48	\$34.96	\$69.90	\$104.86

Optional Life Insurance for Dependents

As an employee, you may purchase life insurance on your spouse and dependents. You can select from the available plan options below:

Dependent Coverage Options and Monthly Premiums								
Qualified Dependent	Dependent Option 1	Dependent Option 2	Dependent Option 3	Dependent Option 4	Dependent Option 5	Dependent Option 6	Dependent Option 7	Dependent 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