Optional Life Insurance

Help Protect Your Family's Future

As part of your KPERS benefits, your employer offers Optional Life Insurance. Additional coverage beyond KPERS basic life insurance, which is paid for by your employer. This extra coverage can help take care of your family's needs if a death or serious accident keeps you from providing for them. With Optional Life Insurance, you decide how much you need and pay the premiums through payroll deduction.

Coverage During Open Enrollment

During open enrollment, you can get guaranteed coverage, with no health questions. If you want more than the guaranteed amount, apply for coverage and answer a few health questions. **You don't need to do anything if you're happy with your current coverage**.

Who's Covered	Plan Coverage Options	Guaranteed Coverage *No Health Questions*
Member	In $5,000 increments, up to plan max $400,000	$50,000 (to $250,000 guaranteed max)
Spouse	In $5,000 increments, up to plan max $100,000	Up to $25,000 (to $25,000 guaranteed max)
Child*	$10,000 or $20,000	$10,000 or $20,000

One premium covers all eligible children in your family up to age 26. No age limit with disabled dependents.

Schools & Locals
OPEN ENROLLMENT

September 1–30, 2025

Approved Coverage Starts January 2026

More Info

Check out the decision support tool at **standard.com/edu/ kpers/15851** to learn more:

- Benefit Videos
- Rates and Examples
- Claim Example
- Life insurance needs calculator

For a coverage booklet, visit **standard.com/ eforms/20564_753781.pdf**.

Coverage underwritten by Standard Insurance Company

What to Do Next

You can start new or increase current coverage, by logging in to your KPERS online account and enrolling during your open enrollment dates.

Go to **kspers.gov** > click the green Member Login button > log in to your account. First-time users can enroll for KPERS online account access in a few easy steps. Click New User to get started.

Please keep in mind, if you would like to reduce or cancel current coverage, you will need to complete this form: **kspers.gov/forms/k79.pdf**.

If You Need a Paper Application

We encourage members to use the online process. But we understand that may not work for everyone. You can download the paper application at **kspers.gov/optionallife** or ask your employer.

Monthly Premiums by Payroll Deduction

Premium rates are based on age as of January 1, 2026. Your rates will increase with age. The Standard will also add a $0.20 per month administrative fee to your premium.

Member and Spouse Coverage

Age	Member Rate	Spouse Rate
rates per $1,000 of coverage		
Under 30	0.040	0.097
30–34	0.059	0.140
35–39	0.069	0.151
40–44	0.078	0.172
45–49	0.118	0.247
50–54	0.168	0.366
55–59	0.315	0.699
60–64	0.502	1.064
65–69	0.934	2.053
70–74	1.515	3.311
75 & older	1.643	3.580

Child Coverage

One premium provides coverage for all eligible children in your family. Children are eligible until age 26.

- $10,000 coverage $1.20/month
- $20,000 coverage $2.20/month

Note: All rates are subject to change.

Learn More

Scan the QR code or visit **kspers.gov/optionallife**.

Who is and isn't eligible for coverage

- Optional insurance is only available to active members.

- Retirement System retirees are not eligible for member coverage. They are eligible for spouse coverage.

- KP&F members must have member coverage when adding spouse or child coverage.

- KPERS and Judges Retirement System members don't need member coverage to add spouse or child coverage.

- You can't cover your spouse if he/she is an active member of KPERS, KP&F, Judges or Board of Regents.

- Only a lawful spouse is eligible for spouse coverage.

- With child coverage, one premium will cover all the eligible children in your family. Children are eligible until age 26. Be sure to notify KPERS when your last child reaches age 26 to cancel your coverage.

- Only one parent may have child coverage if both parents are KPERS members.

- Coverage is not available for spouses and/or children who are full-time members of the armed forces of any country.