

PASSPORT to BENEFITS



 **KPERS**



2024 KPERS Employer Workshop

Benefit Destinations

- Membership
- Retirement
- KPERS 457

- Death
- Optional Group Life Insurance
- Disability

Covered Positions

Non-School

- Covered by Social Security.
- At least **1,000 hours** of paid work per year.
- Continuously or consistently employed.
- Not temporary or seasonal.
- Working directly for the affiliated employer.

School

- Covered by Social Security.
- At least **630 hours** of paid work per year.
- Continuously or consistently employed.
- Not temporary or seasonal.
- Working directly for the affiliated employer.

Membership Is Mandatory

- Can't opt out.
- Can't withdraw while working.
- Can't borrow while working.
- Can't contribute more.
- Membership begins the first day of employment.

Tier Levels



KPERS Membership



153,948

Contributions

Employee

- Employees contribute **6%**
- Contributions based on employee gross wages
- Contributions are **pretax**

Employer

- Employer contributes statutory rate
- Additional 1%
- Contributions are **pretax**

KPERS Trust Fund

50%

KPERS
Investments

35%

Employer
Contributions



15%

Member
Contributions

Percent of total revenue over 20 years, as of 6/30/2023



PASSPORT TO BENEFITS RETIREMENT



Retirement Plan

The Kansas Legislature created KPERs in 1962 to secure a financial foundation for those spending their careers in Kansas public service.

Three statewide defined benefit retirement plans

- KPERs
- KP&F
- Judges



Retirement Plan

401(a) defined benefit plan

- Benefits guaranteed by Kansas state law.
- Member receives a lifetime monthly benefit, if vested.
- Benefits depend on a formula, not contributions or market performance.
- Makes financial security in retirement much more achievable.



Personal Savings



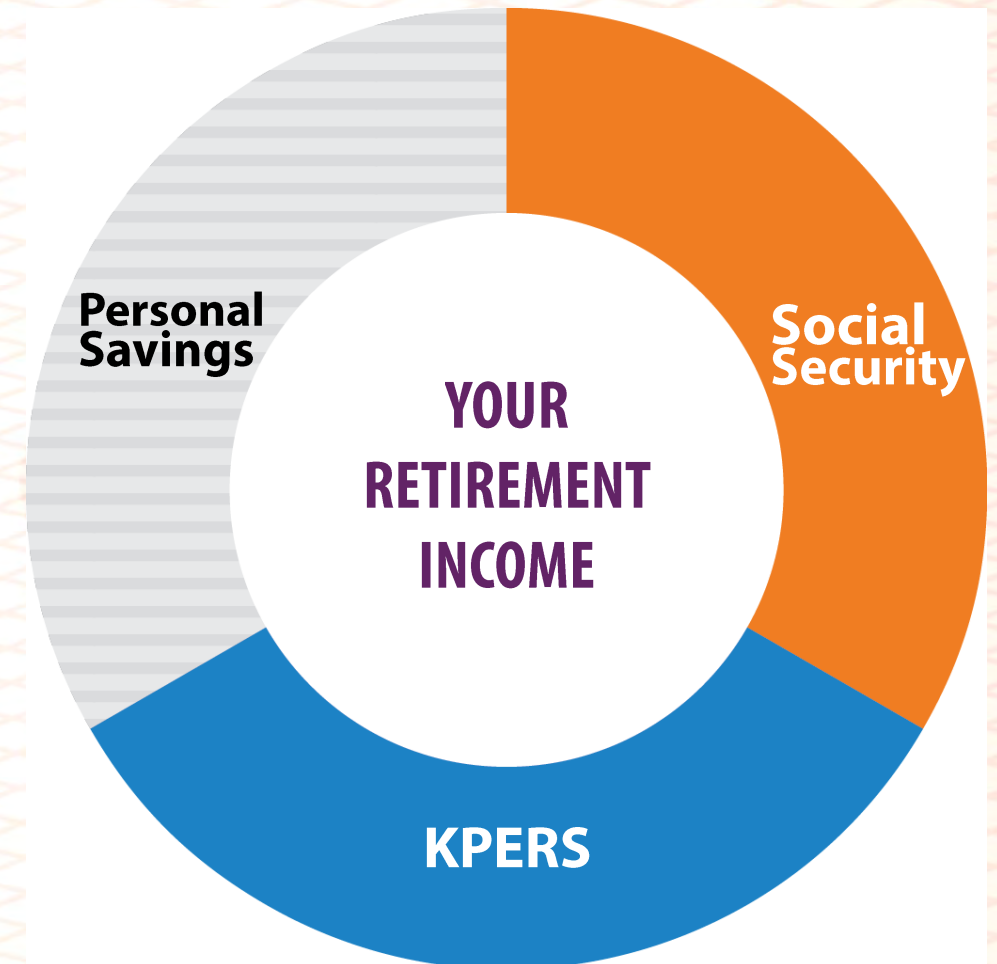
Contrast to Defined Contribution Plans

- 457(b)
- 403(b)
- 401(k)
- IRA



Retirement Plan

To retire comfortably, a retiree should be able to replace 80% of current income with retirement income.





Vesting

To receive retirement benefits from KPERs, you must be vested.

- Vested with **five (4.5) years** of service credit.
- **Guaranteed** lifetime monthly retirement benefit.
- Lifetime benefit may be greater than contributions.
- Can apply for retirement benefits when eligible.
- Account **continues** to earn interest.
- Member **can withdraw contributions** but not suggested.



Tier Levels

Age 62 with 10 years
85 Point Rule

KPERs 1

Benefit based on
Final Average Salary and
Years of Service

Retirement Age

Age 65 with 5 years
Age 60 with 30 years

KPERs 2

Benefit based on
Final Average Salary and
Years of Service

Age 65 with 5 years
Age 60 with 30 years

KPERs 3

Benefit based on
Contribution Account and
Retirement Credit Value

Benefit Calculation



Full Retirement Eligibility

KPERs 1

- **Age 65 with 1 year**
- **Age 62 with 10 years**
- Any age when **age & years** of service equal **85 points**

KPERs 2 and 3

- **Age 65 with 5 years**
- **Age 60 with 30 years**



Early Retirement Eligibility

KPERs 1, 2, and 3

- **Age 55 with 10 years**

Different reduction tables apply.

Early retirement permanently reduces monthly benefit.

KPERs 3- Not eligible for Partial Lump Sum Option



Final Average Salary

KPERS 1

Hired before July 1, 1993, or in your “Year of Service” before July 1, 1993

- Highest **three year average** (12 quarters), or
- Highest **four year average** (16 quarters) **including** additional compensation

Hired on or after July 1, 1993

- Highest **three year average** (12 quarters)

KPERS 2

- Highest **five year average** (20 quarters)



Final Average Salary

KPERs 1

	2024	2023	2022	2020
Quarter 4		\$11,250	\$10,500	\$10,000
Quarter 3		\$11,250	\$10,500	\$10,000
Quarter 2	\$2,600	\$11,250	\$10,500	\$10,000
Quarter 1	\$11,250	\$11,250	\$10,500	\$10,000
	\$13,850	\$45,000	\$42,000	\$40,000

\$11,250
\$11,250
\$11,250
\$11,250
\$11,250
\$10,500
\$10,500
\$10,500
\$10,500
\$10,500
\$10,500
\$10,000
\$10,000
\$10,000

Final Average Salary **\$42,750**



Benefit Calculation

KPERS 1

EXAMPLE	Final Avg Salary	x	Statutory Multiplier	x	Years of Service	=	Annual Benefit	÷	Months in Year	=	Monthly Benefit
	40,000	x	1.75%	x	20	=	\$14,000	÷	12	=	\$1,167
	40,000	x	1.85%	x	10	=	+ \$7,400	÷	12	=	+ \$617
	Combined (Total)						\$21,400	÷	12		\$1,784



Benefit Calculation

KPERs 2

EXAMPLE	Final Avg Salary	x	Statutory Multiplier	x	Years of Service	=	Annual Benefit	÷	Months in Year	=	Monthly Benefit
	40,000	x	1.85%	x	30	=	\$22,200	÷	12	=	\$1,850



KPERs 3 Benefit Calculation



- **Employee's account balance**
(contribution account and retirement credit value)
- **Actuarial factors**
(age, account balance, and retirement credit value.)

EXAMPLE

Employee Account Balance:	\$200,000
Retirement Credit Balance:	\$140,000

Actuarial Factor:	12.262500%
Annual Benefit:	$\$340,000 / 12.262500 = \$27,727$
Monthly Benefit:	$\$27,727 / 12 = \$2,310.58$



Helping the Member- Passive Role

Call KPERs!!!!
1-888-275-5737



Helping the Member- Active Role

- When does member round to another year of service?
- Can member use Add-on Pay?
- Help member complete estimates.



Rounding Quarter

- KPERs lists service credit in terms of quarters.
- Only need to work one day into a quarter to get credit for the entire quarter.
- When calculating a retirement benefit, KPERs rounds to nearest whole number.
- Adds an additional year of service to member's benefit.



Rounding Quarter

Use the **Total Service Credit** years from the **Annual Statement and Rounding Quarter Guide** determine rounding quarter.

Total Service Credit

17 **25** years

Rounding Quarters

.25 = Q1

.50 = Q4

.75 = Q3

.00 = Q2



2020 Member Statement

S363-1-00-0000000000 &161826+
Christine M Brady
Kansas Neurological Institute
Div of Mental Health 3107 West 21st St
Topeka, KS 66604-3298

Account Balance

Contribution Account

Your 2020 Contributions \$3,046.02
2020 Interest \$2,366.33

2020 Balance **\$64,570.59**

Membership Details

Plan: KPERs 1
Vesting Status: Vested
Membership Date: 2/18/1995
Final Average Salary: \$45,424
Years of Service: **25.75 years**

What This Could Look Like In Retirement

Projected Benefit Age Service Monthly Benefit When Can You Retire?

Rounding Quarters

.25 = Q1
.50 = Q4
.75 = Q3
.00 = Q2

This member rounds in the 3rd quarter.

With

Employer Info

Each ac
Please i
employ
sum op

Addi

Details EE/ER Rate Pay Cycles Education

Plan Name	Pay Cycle	Q1 Begin Date	Q2 Begin Date	Q3 Begin Date	Q4 Begin Date
KPERs	00	12/12/2021	03/06/2022	06/12/2022	09/18/2022
KPERs After Retirement	00	12/12/2021	03/06/2022	06/12/2022	09/18/2022



Add-On Pay

- Eligible only if membership date or start date is before **July 1, 1993.**
- End date is important.

First day of a quarter, or
Last day of a quarter

Plan Name	Pay Cycle	Q1 Begin Date	Q2 Begin Date	Q3 Begin Date	Q4 Begin Date
KPERs	Blank	12/27/2021	03/21/2022	06/13/2022	09/19/2022




Add-On Pay-School Contract Employees

- Best to use if add-on pay equals 2 months of member's regular pay
- Wait until end of contract - add-on pay can be used
- Can retire June 1 or July 1 - add-on pay won't be used



Estimates





[Members](#)[Retirees](#)[Employers](#)[Forms & Pubs](#)[About Us](#)[Contact Us](#)


Search Topic

Next Retiree Payment Date: June 30 | 2023 Payment Calendar

Member Login

Life Can Be Complicated.

We make it easy to be a member.



GO TO

Home

Personal Profile

Beneficiaries

Seminar Registration

KPERS Account

Account Summary

Insurance/Disability

Benefit Calculator

Annual Statements





Estimates

KPERS Data Employee Elections

Annual Statements
2023 | 2022



KPERS

100000 &105939+

Johnson, KS 67855-0190

2022 Member Statement

Account Balance

Contribution Account

Your 2022 Contributions \$741.54

2022 Interest \$501.59

2022 Balance \$13,782.90

Membership Details

Plan: KPERS 1

Vesting Status: Vested

Membership Date: 1/10/2005

Final Average Salary: \$12,360

Years of Service: 18 years

What This Could Look Like In Retirement

Projected Benefit	Age	Service	Monthly Benefit
With No More Service Credit	72	18	\$333

Each additional year of service adds approximately \$19 to your monthly benefit.
Please do not make benefit decisions based on this statement. KPERS staff and your employer should be resources for you. You also have survivor benefits and lump-sum options. Login to your account for more detailed estimates.

When Can You Retire?

Full Retirement Benefits

Age 65 w/1 year of service

Age 62 w/10 years of service or

Any age when age + service = 85

Early Retirement Benefits

Receive reduced benefits

at age 55 w/10 years of service

Additional Benefits

KPERS is about more than just retirement. You also have:

- Disability Benefits
- Life Insurance
- Death Benefits

Consider Your Options

Create personalized benefit estimates and try different retirement dates and payment options in your online account at kpers.org.



Estimates Form 15E

- Membership date is before **July 1, 1993.**
- QDRO
- Portability



Home

About Us

Forms & Publications

Calculators

Contact Us



KPERS-15E Rev. 12/17

RETIREMENT BENEFIT ESTIMATE REQUEST

For security reasons, do not submit form by email.

SAVE

RESET

PRINT

■ **Important** – A member or a designated agent may complete this form. Only one needs to sign. Please keep in mind that the benefit estimate calculated from this information is just an estimate. This estimate may take up to 4 weeks to process. Actual retirement benefits will be based on information the employer provides when a member actually retires.

Members can calculate their own benefit estimate by logging in to their personal account at kpers.org. The benefit calculator uses a member's personal data to create quick, accurate estimates.

■ **Contact Us** – toll free: 1-888-275-5737 • phone: 785-296-6166 • fax: 785-296-6638
email: kpers@kpers.org • web site: kpers.org • mail: 611 S. Kansas Ave., Suite 100, Topeka, KS 66603

■ Part A – Member Information

1. Social Security Number:	2. Name (First, MI, Last):
3. Mailing Address:	4. Employer:
City, State, Zip:	5. Position:
6. Expected Retirement Date:	7. Expected Last Day on Payroll:
8. Is Member Subject to Continuing Contract Law? <input type="checkbox"/> No	9. Yes; Date Contract Expires:
9. Daytime Telephone Number:	10. E-mail Address:

■ **Part B – Joint Annuitant Information** – To have joint-survivor options estimated, complete the information below for the person you want as your joint annuitant.

1. Name (First, MI, Last):	2. Date of Birth:
----------------------------	-------------------

■ Part C – KPERS 3 Pay Information

1. Current Annual Salary Subject to KPERS Contributions:	\$
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■ Part D – KPERS 1, KPERS 2, KP&F and Judges Pay Information

Important: Do not include any incentive pay or additional compensation for unused sick or annual leave in amounts listed in 1-2 below.

	Year	Amount
1. Current Annual Salary Subject to KPERS Contributions: If retiring in current year, include only compensation through estimated last day on payroll.		\$
2. Next Annual Salary Subject to KPERS Contributions: If retiring in next year, include only compensation through estimated last day on payroll.		\$
3. Lump-Sum Payment for Sick and/or Annual Leave: Paid when member leaves work, not included in above salaries.		\$

"I certify that the information provided on this form is true to the best of my knowledge. I understand that the retirement estimate calculated with this information is just an estimate. KPERS will calculate the actual benefit at retirement using verified final amounts and pay the benefit according to applicable laws and regulations."

Member Signature: _____ Month/Day/Year: ____/____/____

Designated Agent Signature: _____ Month/Day/Year: ____/____/____



Helping the Member

- Retirement flyers
- Annual Statements
- Pre-Retirement Seminars and Webinars
- Retirement Application
- Complete Certification in a timely manner



PASSPORT TO BENEFITS KPERS 457

Len Lehmann, CRC®
KPERS 457 / Empower













Itinerary

- What is KPERS 457?
- “Haves and Have Nots”
- The Retirement Pyramid in Kansas
- Why KPERS 457?
 - Benefits for Employer
 - Benefits for Employee
- How to adopt KPERS 457
- Update contact info
- KPERS 401(a) a.k.a. Employer Contributions









 **KPERS** +  **kpers457**
alongside KPERS for better financial security



 **KPERS** +  **kpers457**
alongside KPERS for better financial security

Better together



You're in good company

477 local employees

27.5K participants

\$1.5B in assets under
administration

Same



Same plan available
to state employees



Eligibility

All direct employees (not contractors) of any participating employer are eligible for KPERS 457

- Including full-time, part-time and seasonal employees
- EMPLOYEES DO NOT NEED TO BE KPERS / BENEFITS ELIGIBLE
- Contributions can be pretax and/or post-tax (Roth)
- Minimum contribution per pay is \$12 or 1%
- No minimum number of employees required



Retirement Pyramid for Public Employees



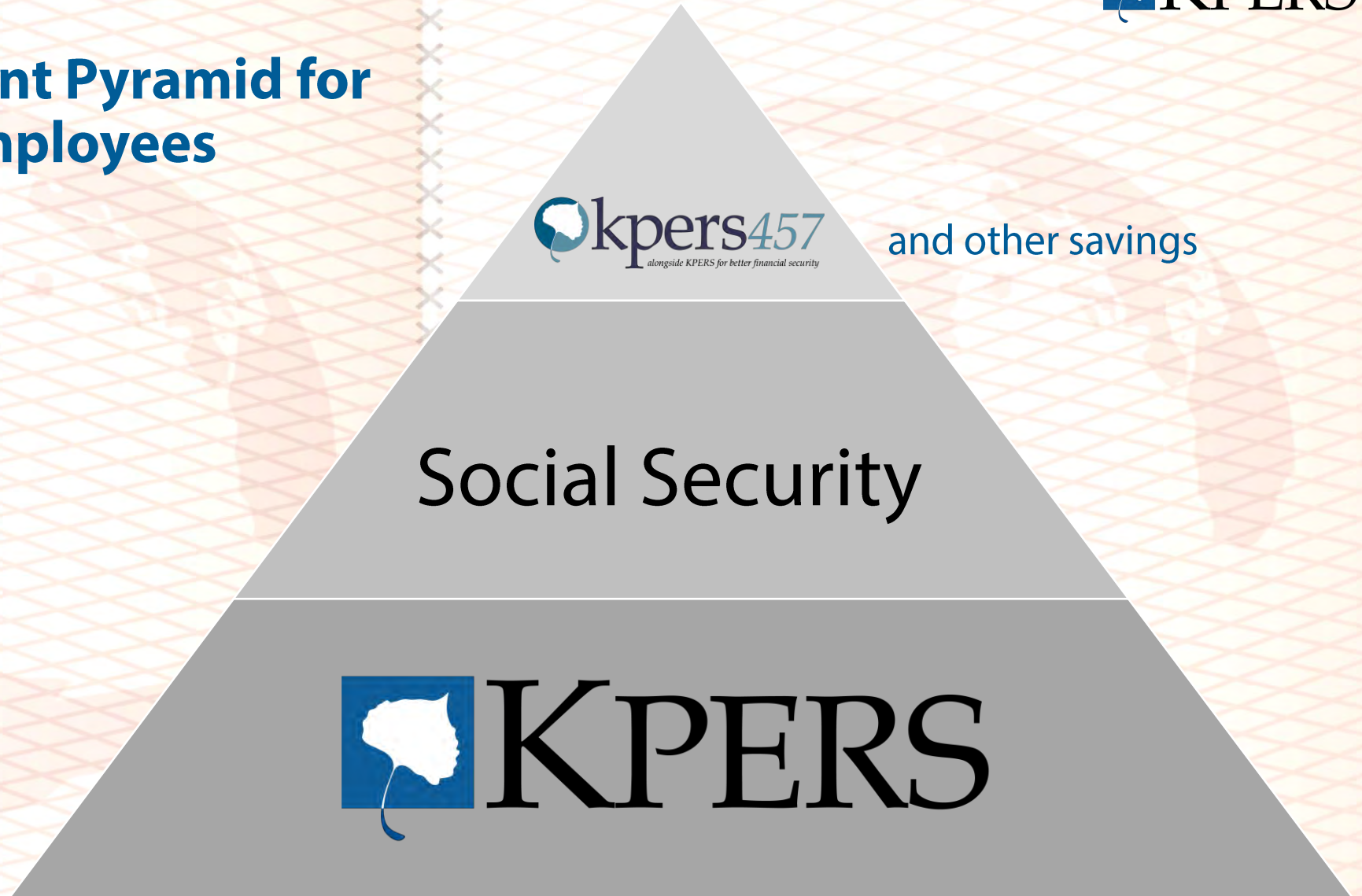


Retirement Pyramid for Public Employees





Retirement Pyramid for Public Employees





KPERS Pension and Social Security May Not Be Enough

- **Personal savings** important, especially for KPERS 3
- **Over half** of all active KPERS members are KPERS 3*

Other factors to consider:

- Inflation with no KPERS COLA
- Rising healthcare costs
- Costs of living longer
- Standard of living in retirement

* As of December 2022, KPERS 3 constituted 51.1% of actively employed KPERS members, *Reviewing the KPERS 3 Retirement Plan*, February 2024, KS Div. of Post Audit





Why KPERS 457?

- **State benefit** available at **NO COST** to the employer
- **KPERS Pension data-sharing** for comprehensive retirement planning
- **Low** employee costs
- **MyTotalRetirement™, Online Advice** or **Point in Time Advice*** now available
- School employees can save the **maximum** allowed amount in **both** KPERS 457 and a 403(b)



Why KPERS 457?

- Advisors familiar with how KPERS & KPERS 457 **work together**
- **Retirement Plan Advisors** across Kansas assigned only to KPERS 457
- Advisors are **salaried** professionals with the goal of getting employees ready for retirement
- **KPERS** oversight
- **Friendly**, not intimidating



Benefits for the Employee

Low administrative and investment costs

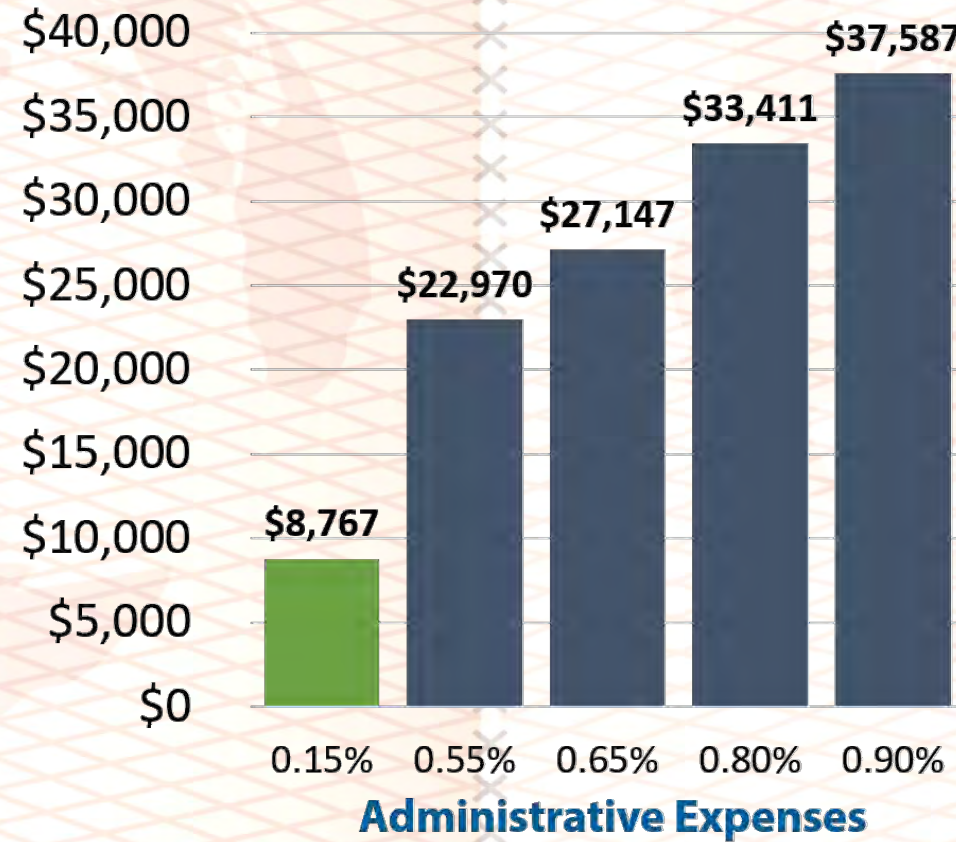
- The difference between our administrative cost of **0.145%** and a potentially higher cost near **1.0%** may not seem like much, but...

Service provider & fiduciary oversight	0.145% of balance
Investment expenses	Charged directly by the investment managers and vary by employee investment choices

- Over a 30-year career, higher fees may potentially cost your employees more.
- Paying less in fees may allow them to **save more** for retirement.

Benefits for the Employee

Costs to participants over 30 years





Benefits for the Employee

- Potentially **lower cost** than other accounts
- Costs are **clearly** disclosed
- Help employees **understand** if their retirement goals are “on track” or need to “get back on track”
- **Custom** educational materials
- Toll-free client **service**
- Helpful, **easy** website
- **Advice** available at to all participants



Benefits for the Employee

- Retirement Plan Advisors **statewide**
- **Pretax** and/or **Roth**
- Contributions can be changed **easily, quickly** & at **no additional cost** to participants
- Variety of investments including target-date funds, stable value fund & range of mutual funds in **core lineup**
- Optional **self-directed** brokerage available (additional fees apply). *Self-directed brokerage account (SDBA) is intended for knowledgeable investors who acknowledge and understand the risks associated with the investments contained in the SDBA.*



Why Sponsor a Plan?

- Help your employees **save more** for retirement with a plan made for them.
- Help attract **good employees** and help keep them.
- Become consistent with other public employers in Kansas that already have KPERS 457.



Advantages

- **Higher Max than IRA:** Up to \$23,000/year (vs maximum of \$7,000/year for IRA)*
- **In Control:** Participants decide how to invest and how much
- **Convenience:** Consistent paycheck deductions

* Both allow additional amounts for savers age 50 or older



Benefits for the Employer

Our service provider (Empower):

- Handles employee **enrollments**.
- Tracks employee contribution **changes**.
- Tracks **beneficiaries**.
- Educates & provides retirement guidance to participants.
- Handles QDROs, loans, withdrawals, death claims, and unforeseeable emergency withdrawals.

Employers provide on-site access to participants, send contributions and provide employment end dates & other employee data as required.



Benefits for the Employer

- KPERS handles most **fiduciary duties** normally borne by employers:
 - Selecting & regularly reviewing investments.
 - Negotiating reasonable costs.
 - Selecting & monitoring service providers.
 - Keeping plan document and trust updated.
- Multiple service providers require **more** due diligence



Benefits for the Employer

Employer vs **Fiduciary** Responsibility

New hire services

	Employer	Fiduciary
Provide on-site access to participants	✓	✓
Send contributions and required data (employment end dates)	✓	
Selecting and regularly reviewing investments		✓
Negotiating reasonable costs		✓
Selecting and monitoring service providers		
Owning plan document and trust (creation and updates)		✓



Interested?

Checklist to Begin

- ☐ Contact Len Lehmann at 816-783-7049 or len.lehmann@empower.com to **start** the process, answer questions, provide you paperwork, etc.
- ☐ Get authorization and complete the **Resolution, Joinder and Supplement** paperwork.
- ☐ **Send** signed paperwork to KPERS 457
- ☐ Approximately 45 days



Already Have KPERS 457?

- Make sure contact info is updated
 - Remove terminated contacts
 - Add new contacts
- Coordinate with your Retirement Plan Advisor
- Provide Access
- Attend quarterly KPERS 457 webinars
- Help your employees BENEFIT from KPERS 457 !

The logo for "okpers 401(a)", featuring a stylized orange and brown circular icon with a white outline of the state of Kansas, followed by the text "okpers" in a bold, lowercase sans-serif font, and "401(a)" in a large, orange, italicized sans-serif font. Below this, the tagline "alongside KPERS for better financial security" is written in a smaller, italicized serif font.

okpers 401(a)

alongside KPERS for better financial security



Why KPERS 401(a)?

Why use 401(a) instead of 457?

- KPERS 457 is **not** structured to include employer contributions
- Available **since 2017**
- **Benefits of a 401(a) plan**
 - Maximizes total employer and employee contributions due to **separate limits**
 - Up to **\$68,000** or 100% of compensation in **401(a)** contributions for 2024
 - Up to **\$23,000** or 100% of compensation in **457** contributions for 2024¹
 - Employer pays FICA on contributions to 457 plans, but **no employer FICA** on employer contributions to a **401(a)**
 - Greater plan design **flexibility** (e.g., eligibility, matching, vesting)

¹ Some employees may be eligible to contribute more to 457(b), under catch-up provisions.



Why KPERS 401(a)?

Just Like KPERS 457...

For Employers

No minimum number of employees are needed to join.

There are no costs to join.

It can be added as a benefit, even if you already have a 401(a) plan.

Enjoy simplified administrative responsibilities. KPERS does the hard part!

For Employees

Local counselors across the state are available to educate and assist your employees.

Plan counselors understand how personal savings fit with KPERS benefits.

Robust, interactive participant website at kpers457.org.

Plan services, including local counselors, are available to participants even after retirement.

The 24-hour automated phone access and staffed customer service center (weekdays 8 a.m. to 7 p.m.) are available.



Questions?

Len Lehmann

(816) 783-7049

len.lehmann@empower.com





PASSPORT TO BENEFITS **DISABILITY**



Kansas Public Employees Retirement System

Policy Number GLD2006

Effective Date January 1, 2006



Eligibility

- All active members in a covered position.
- Active Board of Regents employee's
- Eligible employees of the University of KS Hospital Authority
- Legislators and unclassified employees on their staff
- State officers in the State's Deferred Compensation Plan and unclassified employees on their staff



Long-Term Disability Plan

KPERS Long-Term Disability (LTD) plan provides

- Financial protection by replacing a portion of the member's income if he or she becomes disabled as the result of an **injury** or **sickness**.
- A death benefit to the member's beneficiary should the member die while the claim is pending approval or receiving long-term disability benefits.



Plan Administrator



Toll-Free

1-844-762-6447

Mail

**1500 Main St. Suite 400
PO Box 15189
Springfield, MA 01115-5189**



Plan Administrator



Claim Administration Partnership with KPERS

- Provides new claims recommendation for the disability portion of the plan.
- Provides full claim administration.
- Issues monthly LTD payments via ACH or check
- Issues life insurance benefits for LTD members
- Issues W-2's and 1099's.



Plan Highlights

Disability Definition	<ul style="list-style-type: none">• From own occupation first 24 months• From any occupation after 24 months
Benefit Amount	<ul style="list-style-type: none">• 60% of current compensation
Benefit Minimum	<ul style="list-style-type: none">• \$100 per month
Benefit Maximum	<ul style="list-style-type: none">• \$5,000 per month
Rehabilitation Benefit	<ul style="list-style-type: none">• 24-month maximum
Limited Benefit Periods	<ul style="list-style-type: none">• None for biologically-based mental health conditions• Other mental health conditions = 24 months• Substance abuse conditions = 24 months
Maximum Benefit Period	<ul style="list-style-type: none">• Before age 60, the period remaining to age 65 or retirement, whichever occurs first• At or after age 60, a period of five years or retirement, whichever occurs first



Benefit Payments

Once approved, benefits begin once:

- Employee completes 180 continuous days of total disability
- AND**
- The member ceases to draw compensation from the employer.



Returning to Work

IMPORTANT

If employee attempts to return to work for up to **30 working days** during waiting period and again becomes disabled from same cause, waiting period will be **extended** by the number of days worked.



Benefit Deductions

Benefits reduced if the member receives or is eligible to receive income from any of the following sources:

- Social Security Primary Disability or Retirement benefits.
- Worker's Compensation benefits
- Railroad Retirement Board Disability or Retirement benefits
- Other disability benefits from any other source by reason of employment.
- Earnings from any form of employment.
- Earnings from eligible rehabilitative employment.



Disability Payments



EXAMPLE

\$3,000/month salary

KPERS Disability Benefit \$1,800

Social Security Benefit -\$1,750

Balance \$50*

*KPERS will pay minimum of \$100



Benefit Termination

Payments will terminate if member

- Is no longer disabled as defined by the plan.
- Reaches end of maximum benefit period.
- Fails to provide proof of continuing disability.
- Withdraws contributions.



Benefit Termination

Payments will terminate if member

- Refuses to participate in company-approved rehabilitation plan.
- Not working to capacity in rehabilitative employment.
- Released to return to work by physician.
- Retires
- Dies



Helping the Member

When the member's injury or illness could turn into a disabling event,

- Report the disability on the Employee page in **Employer Web Portal** before putting member on Leave of Absence.
- Illness or injury date starts the **180-day** waiting period.



Report Disability

EMPLOYER

Home

Employer Info

EMPLOYEE INFO

Enroll

Look Up

Employee Search

Employee SSN

Last Name

Member Type

Search

Clear

Search Result

Export To Excel

SSN	First Name	Last Name	
XXX-XX-2023	Joe	Doe	K

Employee Info

Doe, Joe J

XXX-XX-2023

01/15/1998

[Report Death](#)

[Report Disability.](#)



Report Disability - KBOR

Welcome, yensley

EMPLOYER

- Home
- Employer Info

EMPLOYEE INFO

- Enroll
- Look Up
- Report Death/Disability

Report Death/Disability

Report Death Report Disability

You haven't submitted it yet

SSN	Last Name	First Name	Request Type
No records to display.			



Report Disability

Do NOT enter an end date or leave of absence until disability has been reported.

Employee Info

Doe, Joe J

XXX-XX-2023

01/15/1998

[Report Death](#)

[Report Disability](#)



Report Disability



Step 1

Disability Info

Step 2

Pay Info

Step 3

Other Benefit Info

Step 4

Review & Submit

Step 5

Confirmation

Mailing address

15075 Wyandotte Dr

City

Olathe

State

Kansas

Zip

66062

Email

Joejdoe@emailcity.org

Phone

(785) 000-000

Date of disabling
event

07/12/2023



7/12/23

Joe Doe was
diagnosed with an
illness and referred
for treatment.

Next



Report Disability

Step 1
Disability Info

**Step 2
Pay Info**

Step 3
Other Benefit Info

Step 4
Review

Step 5

Is member salary or hourly?

☐ Contract/ Salary

☒ Hourly

Hourly rate

Annual hours

Last day physically at work

Last day on payroll

☒ Still on payroll

Back

Next

9/18/23 Joe worked a half day, met with his supervisor for an hour and left work for the last time.

12/15/23 Date of Joes' last day on payroll. Joe still has sick leave.



Report Disability

Step 1
Disability Info

Step 2
Pay Info

Step 3
Other Benefit Info

Step 4
Review & Submit

Step 5
Confirmation

Did the member have other employment?

☐ Yes ☒ No ☐ Do not know

Has workers' compensation been filed?

☐ Yes ☒ No ☐ Do not know

Will member receive payments from any sources during the 180-day waiting period?

☒ Yes, Check all that apply ☐ No ☐ Do not know

☒ Sick or vacation leave

☒ Shared leave

☒ Short-term disability

Benefit Provider

Met Life

☐ Other

Back

Next



Report Disability



Step 1

Disability Info

Step 2

Pay Info

Step 3

Other Benefit Info

Step 4

Review & Submit

Step 5

Confirmation

Disability Info

Name Joe J Doe

SSN XXX-XX-2023

Date of birth 01/15/1998

Plan KPERS

Mailing address 15075 Wyandotte Dr

City Olathe

State Kansas

Zip Code 66062

Email Joejdoe@emailcity.org

Phone (785) 000-0001

Date of disabling event 07/12/2023

Please type your name as signature

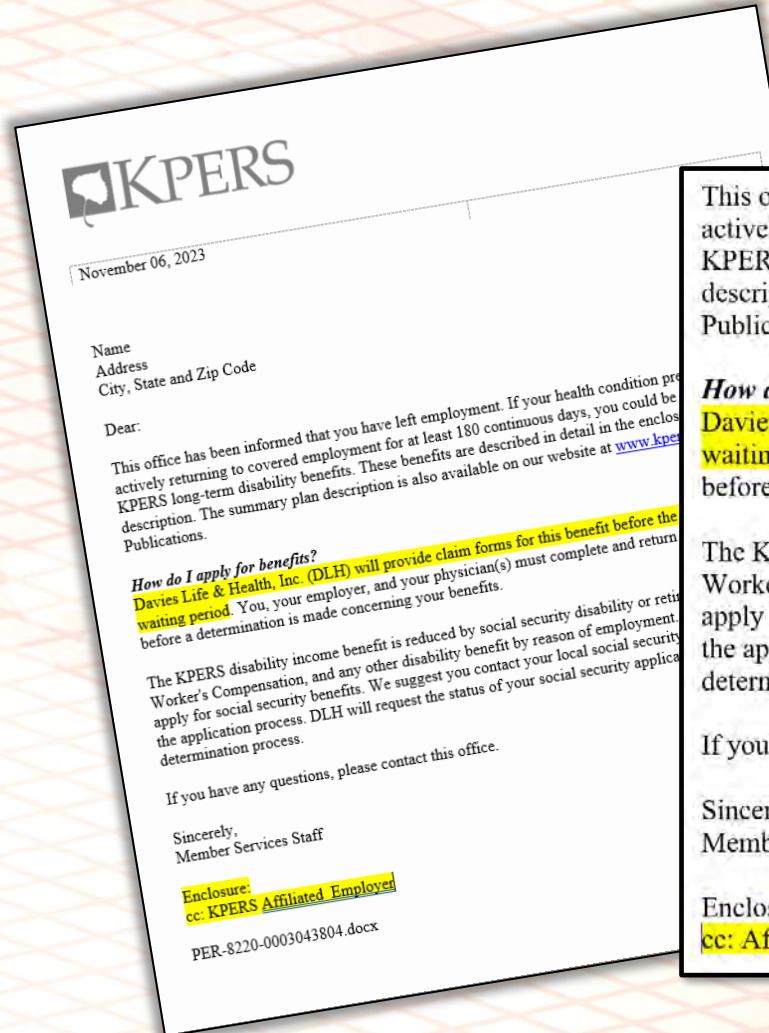
Employer Signature

Back

Submit



Letter of Acknowledgment



This office has been informed that you have left employment. If your health condition prevents you from actively returning to covered employment for at least 180 continuous days, you could be eligible for KPERS long-term disability benefits. These benefits are described in detail in the enclosed summary plan description. The summary plan description is also available on our website at www.kpers.org under Publications.

How do I apply for benefits?

Davies Life & Health, Inc. (DLH) will provide claim forms for this benefit before the end of the 180-day waiting period. You, your employer, and your physician(s) must complete and return these forms to DLH before a determination is made concerning your benefits.

The KPERS disability income benefit is reduced by social security disability or retirement benefits, Worker's Compensation, and any other disability benefit by reason of employment. You are required to apply for social security benefits. We suggest you contact your local social security office now to begin the application process. DLH will request the status of your social security application during their determination process.

If you have any questions, please contact this office.

Sincerely,
Member Services Staff

Enclosure (1/17)
cc: Affiliated Employer



Davies Process



Information from the Member

Completed Member Statement
Signed Authorization
Financial Information about other income
Claimant Interview



Information from the Employer

Completed Employer Statement
Job Description with Physical Demands
Other Employer Benefit Information such as workers' compensation, short term disability
Last day on payroll
Return to work periods
Performance issues



Information from the Physician

Completed Physician Statement
Medical Records
Restrictions and Limitations
Potential Return to Work Date



Davies Process



Receipt of claim from KPERS

- Load claim in system
- Review certification provided by KPERS
- Send claim acknowledgement letter with forms to member
- Conduct call to introduce examiner, set expectations & answer questions

Review

- Gather additional information as needed (employment info, medical records, financial information)
- Refer to ancillary services as needed (clinical and/or vocational services)
- Team file with recommendation for decision

Decision

- Provide decision letter to member
- Diary system for follow up according to management plan
- Call member to advise of decision as needed
- Issue payments due and set up future payments

What you can expect:

- ✓ An acknowledgement letter for new claims
- ✓ A request for an Employer Statement
- ✓ A request for a Job Description
- ✓ Decision notice

What may be requested from you:

- Last day on payroll
- Performance issues
- Return to work periods
- Info on Workers' Compensation Carrier



Leave of Absence

- Leave of Absence can be subjective at times.
- When in doubt - call Fiscal Services.





Leave of Absence

Leave of Absence and End Date is not used until employee is earning less than 50% of full pay for **10 consecutive days**.

- Regular pay
- Sick and vacation leave

End date will be the first day the member fell below 50%.

LEAVE OF ABSENCE Checklist

LEAVING FOR EMPLOYEE HEALTH REASONS

Situation	Employer Checklist
Member on leave of absence is earning 50% or more of full pay*	<input type="checkbox"/> Leave member on payroll <input type="checkbox"/> Deduct KPERS contributions from member's salary <input type="checkbox"/> Deduct optional insurance premiums if member has coverage
Member on leave of absence earning less than 50% of full pay for 10 consecutive days	<input type="checkbox"/> Give member Leaving Employment Flier <input type="checkbox"/> Login to employer web portal (EWP) <input type="checkbox"/> Report disability in EWP <input type="checkbox"/> Enter end date & select " Leave of Absence " when member is no longer receiving compensation <input type="checkbox"/> Give member Optional Life Continuation form (KPERS 79-C)**
Member returns to work after leave of absence	<input type="checkbox"/> Login to EWP <input type="checkbox"/> Enter end date & select " Return to Payroll " - The system will auto-enroll



Leave of Absence

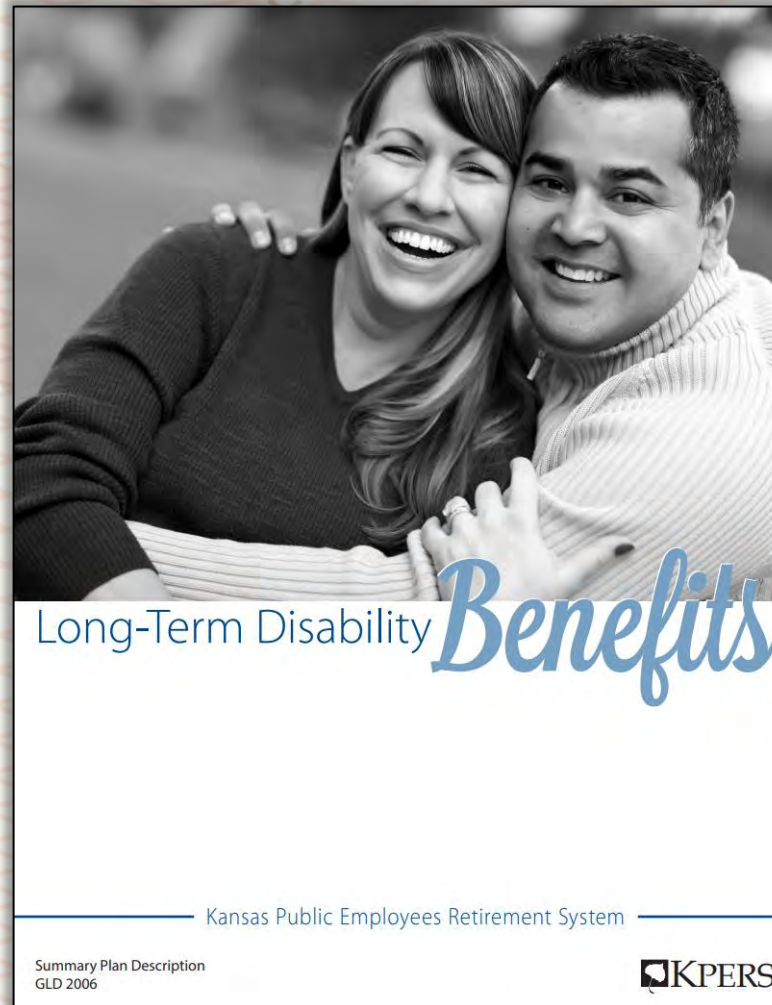
Compensation above 50% reportable to KPERS

- Salary
- Short-term disability paid by the employer

Do not report Workman's Compensation payments to KPERS.



Publications





PASSPORT TO BENEFITS DEATH



Life Insurance Provider



The Standard Life Insurance Company

National company with offices across U.S.

Kansas office with dedicated account specialists for KPERS.



Basic Life Insurance

- Active KPERS members covered at employer's expense
- Covered at **150%** of member's salary





Basic Accidental Death and Dismemberment Insurance

Covers members who experience:

- Accidental death
- Accidental dismemberment
- Occupational assault

Provides financial support and stability to family if member passes away or has a serious accident.



Accidental Death & Dismemberment Insurance

- Loss of life: \$15,000
- Other covered losses: Payable by percentage of this benefit
- Included with AD&D Insurance:
 - ✓ Seat Belt and Air Bag Benefits
 - ✓ Family Benefits Package
 - ✓ Occupational Assault
 - ✓ Line of Duty benefit for Emergency Services personnel



Line of Duty Benefit

The Standard may pay an additional \$50,000 benefit for emergency services employees who die while acting in the line of duty.

Emergency Services Employee means a Member whose primary job duties include controlling or reducing crime or juvenile delinquency, criminal law enforcement, fire suppression, administration of first-aid treatment and life support care to sick or injured persons in prehospital setting, or operation of a mobile intensive care unit for removal and transport of individuals to a medical treatment facility. Emergency Services Employee includes police officers, firefighters, corrections officers, judicial officers, officially recognized or designated volunteer firefighters, and emergency medical technicians, if they otherwise meet the definition of Emergency Services Employee.



Active Member Death

Paid to employee's beneficiaries:

- Basic life insurance
- Return of contributions and interest
- Optional life insurance
- Possible Accidental Death and Dismemberment payouts

Members can name different beneficiaries for retirement benefits and group life insurance benefits.



Surviving Spouse Option

- Surviving spouse can choose to take retirement benefits if he or she is sole primary beneficiary instead of receiving contributions.
- Monthly benefits begin when the deceased would have been eligible for retirement, even if a reduced benefit
 - KPERS 1 & 2 must have **10** years of service
 - KPERS 3 must have **5** years of service with normal retirement



On-the-Job Death Benefits

Benefit amount in lieu of surviving-spouse benefit

- \$50,000 lump-sum payment
- 50% of employee's final average salary (paid monthly)
 - Minus Workers' Compensation
 - Minimum payment = \$100

Benefits payable to:

- Employee's spouse
- If no spouse, to dependent children
- If no children, to dependent parents
- If none of the above exist, benefit is not paid



Accelerated Death Benefits

- If diagnosed **terminally ill** with 24 months or less to live, policy holder can accelerate all or part of life insurance.
- Applies to **both** basic and optional life insurance
- If employee returns to work, any coverage not used stays in effect as long as employee is active member and continues paying premiums.



Helping the Member

- Get as much contact information from the family as possible.
 - Best Contact Person
 - Address
 - Phone Number
- Check beneficiaries on file in the Employer Web Portal.



Beneficiary Forms


Up-to-Date?

- Member Web Portal
- Annual Statement
- Employer Web Portal

On File with KPERS?

- Check with KPERS



 KPERS-7/99 Rev. 11/16	DESIGNATION OF BENEFICIARY For security reasons, do not submit form by e-mail.	SAVE												
		RESET												
		PRINT												
<p>■ Important – You have the option to make beneficiary changes in your online account at kpers.org. <i>Changes online or with this form replace all previous designations.</i> Read instructions on page 3. If you have more beneficiaries than spaces in any category, please use an Additional Beneficiaries page. Do not attach plain paper or continue on the back of this form. Additional pages must be attached to this completed form to be valid.</p> <p><input type="checkbox"/> Mark this box if you are using additional pages.</p> <p>■ Contact Us – toll free: 1-888-275-5737 • phone: 785-296-6166 • fax: 785-296-6638 email: kpers@kpers.org • web site: www.kpers.org • mail: 611 S. Kansas Ave., Suite 100, Topeka, KS 66603</p> <p>■ Part A – Member Information</p> <table><tr><td>1. Social Security Number:</td><td><input type="text"/></td><td>2. Name (First, MI, Last):</td><td><input type="text"/></td></tr><tr><td>3. Telephone Number:</td><td><input type="text"/></td><td>4. Mailing Address:</td><td><input type="text"/></td></tr><tr><td>5. Employer:</td><td><input type="text"/></td><td>City, State, Zip:</td><td><input type="text"/></td></tr></table> <p>■ Part B – Primary Beneficiary for KPERS Retirement Benefits – Includes accumulated contributions and interest. Each beneficiary will share your benefit equally. <i>You must name a primary beneficiary in this section.</i></p>			1. Social Security Number:	<input type="text"/>	2. Name (First, MI, Last):	<input type="text"/>	3. Telephone Number:	<input type="text"/>	4. Mailing Address:	<input type="text"/>	5. Employer:	<input type="text"/>	City, State, Zip:	<input type="text"/>
1. Social Security Number:	<input type="text"/>	2. Name (First, MI, Last):	<input type="text"/>											
3. Telephone Number:	<input type="text"/>	4. Mailing Address:	<input type="text"/>											
5. Employer:	<input type="text"/>	City, State, Zip:	<input type="text"/>											



Reporting the Death

- Report Death in the Employer Web Portal before entering End Date.
- KPERS will contact the beneficiaries.

Employee Info

First, Last M.I.

000-00-0000

10/26/1993

[Report Death](#)

[Report Disability](#)

Member Type



Reporting the Death

- **DO NOT** put in an **End Date!**
- End Date automatically populates.



Start Date	End Date
06/15/1998	<u>Enter Date</u>





Complete Certification

To Do

- › Active Death Certification (1)
- › OGLI REPORT (1)
- › Pay Reports (4)



PASSPORT TO BENEFITS
**OPTIONAL LIFE
INSURANCE**



What Is It?

Optional life insurance (OGLI) is **additional coverage** beyond basic life insurance.

- Employer **must affiliate** to offer optional life.
- Coverage for **member, spouse, child**.
- Member **decides** how much coverage.
- **Member pays premium** through payroll deduction.

A light purple circle with a thin dark purple border, containing the text "Optional Life" in a purple serif font.

Optional
Life

Contact KPERS to affiliate





About The Standard

The Standard was founded in 1906 as the Oregon Insurance Company.

We offer:

- Life insurance
- Accidental Death & Dismemberment
- Short Term Disability
- Long Term Disability
- Absence Management
- Dental
- Vision
- Hospital Indemnity
- Critical Illness
- Accident Insurance



Missy Johnson

Senior Account Specialist for KPERS

Missy.Johnson@standard.com

Missy can expertly guide you through any questions or materials related to KPERS Life insurance benefits from The Standard.



Policy Highlights

Basic Life Insurance	Optional Life Insurance	AD&D
<ul style="list-style-type: none">• All benefits-eligible KPERS members are entitled to Basic Life Insurance at 1.5x their annual salary• KP&F members are <u>not</u> eligible for Basic Life however they are eligible to elect Optional Life• No payroll deductions or employer administration is required for this benefit	<ul style="list-style-type: none">• Eligible members may elect Optional Life in addition to their Basic Life• Payroll deductions are required and are remitted to KPERS directly every month.• Optional Life may be subject to medical underwriting for all or part of the requested amount, depending on the timing of the enrollment	<ul style="list-style-type: none">• The AD&D Benefit is \$15,000• KPERS/KBOR: All members insured for Basic Life are insured for the AD&D benefit• KP&F members who have Optional Life also qualify for AD&D



Policy Highlights

Guaranteed Issue	Medical Underwriting
<p>When a member or their spouse enrolls in Optional Life during a valid enrollment period, they are entitled to a guaranteed issue (GI). This means they do not have to answer medical questions up to a certain amount of coverage. See next slide for more details.</p>	<p>If a member and/or their spouse elect an Optional Life amount <i>outside</i> of an enrollment period or above the guaranteed issue, they must fill out a Medical History Statement and return it to The Standard. This can be completed via a paper form, or online during open enrollment.</p> <p>Please note: If a member or their spouse submits medical evidence and is denied coverage, they are no longer eligible to automatically increase coverage without proof of good health. This includes the \$50,000 increases offered during annual enrollment for members.</p>

Special Opportunity Available Only During Fall 2024 Open Enrollment:

Members can get up to \$250,000 in guaranteed coverage with no health questions, up to the total guaranteed issue amount of \$250,000. For increases over \$250,000 proof of good health will be required. This includes members who were declined previously.



Enrollment Periods

Enrollment Period	Timeline	Effective Date	GI Amount Member	GI Amount Spouse	GI Amount Child	Who is eligible?
Open Enrollment	<ul style="list-style-type: none"> September for local and school districts October for state and KBOR 	January 1 st the following year	\$50,000	\$25,000	\$10,000 or \$20,000	Member Spouse Child
New Hire *	<p>Within 31 days of employment start date.</p> <p>** See note to left regarding transfers.</p>	<ul style="list-style-type: none"> If enrollment is completed before the 15th, 1st of the following month If enrollment is completed after the 15th, 1st of the month, two months from now 	\$250,000	\$25,000	\$10,000 or \$20,000	Member Spouse Child
Family Status Change	<p>Within 31 days of the event. See policy for qualifying events.</p>	<ul style="list-style-type: none"> If enrollment is completed before the 15th, 1st of the following month If enrollment is completed after the 15th, 1st of the month, two months from now 	\$50,000	\$25,000	\$10,000 or \$20,000	Member Spouse Child
General Increase	Anytime	<p>1st of the month after The Standard makes the Medical Determination</p>	\$0	\$0	\$0	Member Spouse

**Family status GI increasing in 2025 to \$250,000 for members



Enrollment Periods



Note: If a member transfers from one OGLI-affiliated KPERS employer to another with less than 31 days between employers, they are **not** eligible for the New Hire Enrollment Period, unless they were in a non-covered position, or the previous employer did not offer OGLI.



Coverage Options

Who is Covered?	Member	Spouse	Child
Coverage Options	\$5,000 increments, (up to plan max \$400,000)	\$5,000 increments, (up to plan max \$100,000)	\$10,000 or \$20,000
Guaranteed Coverage Without Health Questions	Up to \$50,000 (to \$250,000 guaranteed max)	Up to \$25,000 (to \$25,000 guaranteed max)	\$10,000 or \$20,000

Note: One premium covers all eligible children up to age 26. There is no age limit for disabled dependents. Only one KPERS member may cover the children. The coverage does not automatically terminate when the child ages out.

Note: A spouse cannot be both a member and a spouse

Note: A spouse or child cannot be a full-time member of the Armed Forces of any country. This does not include National Guard or Reservist.



(WAR) Members returning to work after retirement, receiving retirement Benefits, are not eligible to enroll in OGLI unless, they are moving from one class to another. EX: KPERS to KP&F



AD&D Insurance



AD&D Insurance

Coverage Amounts

KP&F Members:

If you have Optional Life Insurance, you also have \$15,000 coverage for accidental death and dismemberment

KPERS and Judges Members:

\$15,000 included with Basic Life Insurance

Keep in mind that the amount payable for certain losses is less than 100% of the AD&D benefit.

See the Important Details section for more information, including requirements, exclusions, limitations, age reductions and definitions. For full details of coverage, review the insurance certificate at standard.com/eforms/18297_753781.pdf.



AD&D Insurance

Included With AD&D Insurance

Seat Belt and Air Bag Benefits The Standard may pay an additional benefit if you die while wearing a seat belt, provided certain conditions are met. If the car's air bags deploy during an accident, an air bag benefit may also be payable.

Family Benefits Package This benefit is designed to help surviving family members maintain their standard of living and pursue their dreams. Included in the package are benefits to help with child care, career adjustment for your spouse and higher education for your child(ren).

Occupational Assault The Standard may pay a benefit if you die or are dismembered as a result of an act of workplace violence that is punishable by law.



Additional Features

Included With Optional Life Insurance

Line of Duty Benefit	The Standard may pay an additional \$50,000 benefit for emergency services to employees who die while acting in the line of duty.
Accelerated Benefit	If you become terminally ill, you may be eligible to receive up to 100% of your life benefit, to a maximum of \$500,000.
Travel Assistance¹	Available 24 hours a day, this service connects you to resources when you're traveling at least 100 miles from home or in a foreign country for up to 180 days.
Repatriation Benefit	An additional benefit to help pay expenses related to transporting the remains of the member who dies more than 200 miles from their primary residence.
Standard Secure Account Access Benefit	Payment deposited into an interest bearing draft account for which the beneficiary receives a checkbook on amounts over \$25,000 when requested.



Accelerated Death Benefit

Members who are terminally ill – with a life expectancy of **24 months or less** – should contact The Standard’s On-Site so that we may answer any questions. We are here to help!

Full Payment	Up to 100% coverage amount
Partial Payment	<ul style="list-style-type: none">• Remaining coverage stays in effect• Member pays associated premiums• Remaining benefit paid to beneficiary

- The member does not have to be on STD or LTD to qualify. They may still be working.
- The process is simple, have them reach out to an On-Site with the Standard and we will walk them through the process.
- Once we have all the required documentation, our team prioritizes the claims and can usually process them for payment in 1 to 3 weeks.



Eligibility

All full-time KPERS, KP&F, KBOR, Judges members at OGLI affiliated employers, their spouses and dependent children are eligible for coverage.

Eligibility Exceptions:

- Spouses who are active members of KPERS. KBOR, KP&F, Judges are not eligible for spouse coverage, even if their employer is not OGLI affiliated.
- A spouse or child cannot be a **full-time member** of the armed forces of any country. This does not include National Guard or Reservist.
- Retired members are not eligible to enroll in OGLI unless, they are moving from one class to another. EX: KPERS to KP&F. They are eligible for spouse coverage



Enrollment



New Hire VS Transfer Member

A member who transfers from another OGLI-affiliated employer can only qualify as a new hire if the time between positions is greater than 31 days. If they are not eligible as a new hire, they can enroll as an **Increase** with the full amount requested subject to medical review.

How to determine if they are a NH vs Transfer

- One way to check eligibility is look the employee up in the EWP to see what the previous employment record.
- If the previous employment ended less than 31 days from the start date with your agency, they may be a transfer vs a new hire.
- Ask the member if they had OGLI at the previous employer.
- Reach out to kpersadmin.com and see if the employee is eligible as a new hire.

Prior Coverage Transfer:

- A member ends employment with a previous KPERS/KBOR/KP&F employer on June 17 and begins working at your agency on June 20. The transfer of coverage is effective July 1 at your agency.
- **This is dependent on the new employment record and termination date of the prior agency being entered timely.



Employee Lookup

Welcome...

EMPLOYER

- Home
- Employer Info

EMPLOYEE INFO

- Enroll
- Look Up

PAY REPORTS

- Submit Report
- Adjustment

MISC

- Certification
- History
- Reports

Employee Lookup

Employee Search

Employee SSN

Employment Status

Last Name

First Name

Member Type

Search

Clear

Search Result

Export To Excel

SSN	First Name	Last Name	Member Type	Start Date	Membership Date
			KPERS 2	10/29/2012	10/29/2012



Employee Lookup

Welcome, [redacted]

EMPLOYER

Home

Employer Info

EMPLOYEE INFO

Enroll

Look Up

PAY REPORTS

Submit Report

Adjustment

MISC

Certification

History

KPERS DataEmployee ElectionsNotesRetirement Help

Address

Topeka, KS 66614

Email

Phone

DOB

Beneficiaries

Name	Relationship	Type	Benefit	Date
[redacted]		Primary	Retirement & Insurance	[redacted]

[About Surviving Spouse Benefit Option](#)

Insurance details

Coverage Type	Coverage Amount	Effective Date	Premium Amount
Member	\$250,000.00	01/01/2017	\$73.45
Spouse	\$25,000.00	05/01/2014	\$8.70
Child	\$20,000.00	01/01/2016	\$2.20



New Employee

New to OGLI

New members have 31 days from date of hire to enroll in Optional Group Life Insurance.

Give a paper enrollment form to

- New hires
- Those new to OGLI



Optional Life Insurance Enrollment Form Reset

KPERs
Standard Insurance Company
Group Number 753781
844-289-2306
800 SW Jackson, Ste 1110, Topeka, KS 66612

Applicant Information

Your Social Security Number	Your Name (First, MI, Last)
Mailing Address	Telephone Number
City, State, Zip	Email Address
Date of Birth	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Former Name (First, MI, Last) <i>Complete only if you've had a name change</i>	

Coverage Information
Please refer to your Optional Life Booklet for detailed information about the coverage available to you:
https://www.standard.com/eforms/10391d_753781b.pdf

Member Life Insurance
In \$5,000 increments up to plan max \$400,000
Member may not be insured as both a member and a dependent.

Current Coverage	+	Coverage Increase	=	Total New Coverage Amount
	+		=	

Spouse Life Insurance
In \$5,000 increments up to plan max \$100,000
Spouse Life requested amount \$

Spouse Social Security Number	Spouse Name (First, MI, Last)
Spouse Date of Birth	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Spouse Former Name (First, MI, Last) <i>Complete only if you've had a name change</i>	



Continuing Coverage





Continuing Coverage



When a member terminates or retires from KPERS membership, they have the option to **port** the coverage to a term life plan or **convert** it to a whole life policy. Employees have **60 days** from their termination date to return the application, complete with the first premium payment.



Continuing Coverage

Portability (Term)

- Term Life is more cost effective, but there is no cash value – if the member passes, the policy will only pay out the current face value
- The policy's face value reduces due to age, as follows:

Age	Reduction Schedule
65-69	65% of original value
70-74	50% of original value
75+	35% of original value

- Once the age reduction occurs, premiums are based on the reduced amount of coverage and will increase with age every 4 years, up to age 80
- Members who **stopped working due to a disability are not eligible for portability**
- Survivors of a term life recipient may contact our office for information on how to file a claim



Continuing Coverage

Conversion (Whole Life)

- Whole Life is more expensive, but it accumulates cash value that can be taken out as a loan, used to pay down premiums, or cashed out at age 100
- If the member passes away, the policy will pay out face value *plus* cash value
- Premium and coverage amounts stay the same
- **Members on disability at the time of termination or retirement only have the option of conversion**
- Dependents may be able to convert coverage
- Survivors of a whole life recipient may contact our office for information on how to file a claim



Continuing Coverage



Standard Insurance Company	Kansas Public Employees Retirement System (KPERS)
844-289-2306 Tel 971-321-5033 Fax 800 SW Jackson, Ste 1110, Topeka, KS 66612	Group Life Portability Insurance Application
INSTRUCTIONS – PLEASE READ CAREFULLY	
Portability Of Insurance	

Standard Insurance Company	Kansas Public Employees Retirement System (KPERS)
844-289-2306 Tel 971-321-5033 Fax 800 SW Jackson, Ste 1110, Topeka, KS 66612	Group Conversion Packet
<p>Thank you for asking for more information about converting your group term life insurance to individual coverage.</p> <p>If you are terminating employment due to sickness or injury, please contact your local office to determine eligibility for disability or Waiver of Premium benefits before completing this application for conversion.</p> <p>If you convert your group insurance coverage, you'll have continued protection with premiums payable to age 100. This policy will accumulate cash value, and will allow you to borrow against the cash value if sufficient. Interest on the policy loan will accrue daily and will be at a fixed rate (subject to policy terms and applicable state law). The policy does not share in dividends.</p> <p>The amount of insurance you may convert depends on the reason for the cessation of your group insurance coverage. If your group life insurance coverage ended for any reason other than your failure to make a required premium contribution or the termination of the group policy, the maximum amount you can convert is the amount of your life insurance which ended. If your life insurance ended because of the termination or amendment of the group policy, or if your insurance has been reduced, then the amount you can convert may be different. Please refer to your Certificate of Insurance or contact your local office for a full description regarding the amount you may be entitled to convert.</p>	

payment with your employer terminates. If KPERS' Group (AD&D) and/or Dependents Insurance, you may also

material duties of at least one gainful occupation for experience on the date your employment terminates.

terminates.

purchase any other insurance coverages.

Portability Of Insurance are shown in KPERS' Group e Portability Of Insurance provision cannot be increased.

life Insurance plan for information regarding eligibility amounts of insurance you purchase under the Portability Of Insurance plan for which you or your Dependents were insured on the independent insurance agent to discuss other alternatives.



Leave of Absence



Members may take a leave of absence for reasons such as FMLA, illness, military leave and sabbatical (KBOR members only). To avoid a lapse in coverage, members must pay their Optional Life premiums directly to The Standard until they return to work.



Leave of Absence



Starting Direct Pay

If you have a member going on a leave of absence ***without pay***, please complete the following steps:

1. Have the member fill out the **KPERS 79C** form found on KPERS.org
2. Verify all information is correct and fill out the Employer Certification
3. Return the form to KPERS via fax, U.S. Mail or the Employer Web Portal (EWP)
4. Once certified, KPERS will send it to the Standard office, and we will forward it for setup
5. We may contact you to ask when the last premiums were collected so we know when to begin payments
6. Once it is set up, the member will receive a bill for their OGLI at their home and will pay premiums directly to The Standard



KPERS-79C Rev. 1/17

OPTIONAL GROUP LIFE INSURANCE CONTINUATION

Instructions on page 2.

SAVE

RESET

PRINT



■ **General Information** – This form must be submitted to the Retirement System within 60 days of the last day you are on your employer's payroll.

This form is for employees under age 65 who:

- Are already enrolled in optional group life insurance.
- Qualify for one of the continuation criteria in Part B, #1.
- Want to continue member, spouse or child coverage while off their employer's payroll.

If you are over age 65, you may convert your group life insurance to an individual policy by completing a Life Insurance Conversion Form. A portability option is available if you are under age 80. Download all forms at kpers.org or see your designated agent.

■ **Contact Us** – toll free: 1-888-275-5737 • phone: 785-296-6166 • fax: 785-296-6638
email: kpers@kpers.org • web site: kpers.org • mail: 611 S. Kansas Ave., Suite 100, Topeka, KS 66603

■ Part A – Employee Information

1. Social Security Number: _____
2. Name (First, MI, Last): _____
3. Date of Birth: _____
4. ☐ Male ☐ Female
5. Telephone Number: _____
6. Mailing Address: _____
City, State, Zip: _____

■ Part B – Coverage To Continue

 – You can decrease from your current amount, but you cannot increase.

1. Reason for leaving payroll (choose only one): See instructions for continuation criteria.

☐ Employee Illness ☐ FMLA for Family Illness ☐ Non-FMLA Event ☐ Military Leave

2. Complete table below for coverage you wish to continue.

OGLI Coverage Type	Current Coverage	Amount To Continue	Continuing Coverage Details
Employee	\$ _____	\$ _____	If decreasing coverage, must be in \$5,000 increments.
Spouse	\$ _____	\$ _____	If decreasing coverage, must be in \$5,000 increments.
Child	\$ _____	\$ _____	Must choose either \$10,000 or \$20,000.

3. If continuing spouse coverage, provide your spouse's information below.

Social Security Number: _____ Name (First, MI, Last): _____
Date of Birth: _____ ☐ Male ☐ Female

4. Please indicate which payment method you prefer: ☐ Annually ☐ Semi-Annually ☐ Quarterly
A \$1.00 administrative fee applies for semi-annual and quarterly premium payments.

5. Enter billing address if different than mailing address.

Billing Address: _____ City, State, Zip: _____

6. Employee Signature: _____ Month/Day/Year: ____/____/____

■ Part C – Employer Certification

 – This section must be completed and signed by the employer's designated agent.

1. Employer: _____
2. Employer Number: _____
3. Last Date on Payroll: _____
4. Date of Disability: _____
5. Designated Agent Signature: _____ Month/Day/Year: ____/____/____



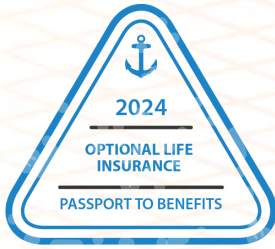
Leave of Absence



Direct Pay Termination

When a member with OGLI returns to work, **we must receive advance notification to avoid double-billing them.** Follow these instructions to ensure a smooth transition:

1. Have the member fill out the **KPERS 79R** form found on KPERS.org
2. Verify all information is correct and fill out the Employer Certification
3. Return the form to KPERS via fax or EWP
4. Once certified, KPERS will send it to The Standard to process the termination
5. If the employee's current bill overlaps with their payroll deduction, The Standard will issue a refund



SAVE
RESET
PRINT

OPTIONAL GROUP LIFE INSURANCE RETURN TO PAYROLL

■ **Important** – Employers must complete this form for employees who are enrolled in the optional group life insurance program when they return from Leave without Pay.

■ **Contact Us** – toll free: 1-888-275-5737 • phone: 785-296-6166 • fax: 785-296-6638
email: kpers@kpers.org • web site: kpers.org • mail: 611 S. Kansas Ave., Suite 100, Topeka, KS 66603

■ Part A – Employee Information

1. Social Security Number: _____
2. Name (First, MI, Last): _____
3. Last Date Actively at Work: _____
4. Date Returned to Work: _____
5. Optional Group Life Insurance Coverage Amount - Employee: \$ _____
6. Optional Group Life Insurance Coverage Amount - Spouse: \$ _____
7. Optional Group Life Insurance Coverage Amount - Child: \$ _____
8. Reason for leaving payroll: Check all that apply.
 - ☐ Disability claim: Return to work in the first 90 days
 - ☐ Disability claim: Return to work during day 91 to 180
 - ☐ Non-FMLA Events: sabbaticals, funeral leave, short-term minor illness not requiring hospitalization and other nonmedical reasons
 - ☐ FMLA for Family Illness: spouse, parents, children under age 18, and children over age 18 with a disability that prevents them from caring for themselves
 - ☐ Military Leave

■ Part B – Employer Certification

1. Employer Name: _____
 2. Employer Number: _____
- Designated Agent Signature: _____ Month/Day/Year: ____/____/____



More Information

Forms and Publications

- All forms and publications are available at KPERs.org and can be distributed among employees, as needed. Since they are live links, they will also automatically update if there are any changes.
- You may order OGLI Booklets to give to new hires or have on hand in your office at:
<https://www.kpers.org/orderform.html>

Virtual Webinars

- If you would like The Standard to participate in a virtual webinar and talk about OGLI to your employees, please send us an email and we would be happy to work with you and our Enrollment Services Team to organize a visit.

URLs

- **Optional Life Enrollment Form**
https://www.standard.com/eforms/7533d_753781.pdf
- **K79C – Life Insurance Continuation (Leave of Absence)**
<https://kpers.org/forms/k79c.pdf>
- **K79R – Reduction or Cancellation**
<https://kpers.org/forms/k79.pdf>
- **Portability of Coverage**
https://www.standard.com/eforms/9178_753781.pdf
- **Conversion of Coverage**
https://www.standard.com/eforms/9563_753781.pdf
- **Accelerated Death Benefit Claim Form**
https://www.standard.com/eforms/12768_753781.pdf



Contact Information



Office:

PO Box 1673
Topeka, Kansas 66603

Phone:

844-289-2306
(This goes to The Standard's call center and
will be routed to the On-site Account
Specialist)

Fax:

971-321-5033

Email:

KPERSadmin@standard.com

PASSPORT to BENEFITS



 **KPERS**



QUESTIONS?

2024 KPERS Employer Workshop