

MetLife is the PEBB Program’s new life insurance carrier in 2017

The Health Care Authority (HCA) recently partnered with MetLife to provide increased life insurance benefits to eligible Public Employees Benefits Board (PEBB) Program members starting January 1, 2017.

Concurrent with the PEBB Program’s open enrollment, MetLife will hold a **special, one-time open enrollment opportunity** that will allow many PEBB Program subscribers to enroll in or increase their optional life insurance or optional accidental death and dismemberment (AD&D) insurance from **November 1-30, 2016**.

Starting in mid-October, MetLife will also provide customer service and a website specifically for PEBB Program members.

This special one-time open enrollment opportunity will only be available November 1-30, 2016. See the charts below for changes requested after November 30, 2016.

Some of the benefit changes for 2017 include:

Employees

- Employer-paid, basic life insurance for employees will increase from \$25,000 in 2016 to \$35,000 in 2017. Accidental death and dismemberment (AD&D) insurance will remain at \$5,000. This increase is at no cost to the employee.
- Basic life insurance for dependents (spouses/state-registered domestic partners and children) **will not** be available through MetLife in 2017. Employees who currently have this coverage and wish to continue life insurance for their dependents in 2017 will need to enroll them in new optional life insurance during MetLife’s open enrollment period (November 1-30, 2016).
- Employees can apply for the following optional life and/or AD&D insurance amounts during these times:

Coverage	Employees* may apply for these amounts during MetLife’s open enrollment (November 1-30, 2016), effective January 1, 2017	Employees* may apply for these amounts through MetLife on or after December 1, 2016 (effective in 2017)
Employee coverage		
Optional life insurance	<ul style="list-style-type: none"> • Up to \$500,000 (in \$10,000 increments) without health questions and/or medical exam • Over \$500,000 up to \$1,000,000 (in \$10,000 increments) with health questions and/or medical exam 	Up to \$1,000,000 (in \$10,000 increments)—any election or increase will require health questions and/or medical exam
Optional AD&D insurance	Up to \$250,000 (in \$10,000 increments) without health questions and/or medical exam	Up to \$250,000 (in \$10,000 increments) without health questions and/or medical exam

Coverage	Employees* may apply for these amounts during MetLife's open enrollment (November 1-30, 2016), effective January 1, 2017	Employees* may apply for these amounts through MetLife on or after December 1, 2016 (effective in 2017)
Spouse/state-registered domestic partner coverage		
Optional life insurance	<ul style="list-style-type: none"> Up to \$100,000 (in \$5,000 increments) without health questions and/or medical exam Over \$100,000 up to \$500,000 (in \$5,000 increments) with health questions and/or medical exam <p>Note: Spouse/state-registered domestic partner's optional life insurance cannot exceed 50% of the employee's optional life insurance.</p>	Up to \$500,000 (in \$5,000 increments)—any election or increase will require health questions and/or medical exam Note: Spouse/state-registered domestic partner's optional life insurance cannot exceed 50% of the employee's optional life insurance.
Optional AD&D insurance	Up to \$250,000 (in \$10,000 increments) without health questions and/or medical exam	Up to \$250,000 (in \$10,000 increments) without health questions and/or medical exam
Child coverage		
Optional life insurance <i>New for 2017!</i>	<ul style="list-style-type: none"> Up to \$10,000 (in \$5,000 increments) without health questions and/or medical exam Over \$10,000 up to \$20,000 (in \$5,000 increments) with health questions and/or medical exam 	Up to \$20,000 (in \$5,000 increments)—any election or increase will require health questions and/or medical exam
Optional AD&D insurance	Up to \$25,000 (in \$5,000 increments) without health questions and/or medical exam	Up to \$25,000 (in \$5,000 increments) without health questions and/or medical exam

**For newly eligible employees in November or December 2016 and subscribers on Leave Without Pay (LWOP), contact your personnel, payroll, or benefits office for the life insurance carrier and coverage options, deadlines, and effective dates that apply to you.*

Retirees

Currently participating in PEBB Retiree Life Insurance may choose to stay in a "Legacy Plan" with their coverage unchanged. Coverage amounts of \$3,000, \$2,100, and \$1,800 will be rolled over automatically on 1/1/2017. Retirees should contact MetLife to request and complete a Beneficiary Designation form because their beneficiary choice will not transfer with coverage.

Type of retiree	Retirees may apply for these amounts during MetLife's open enrollment (November 1-30, 2016), effective January 1, 2017	Retirees may apply for these amounts through MetLife on or after December 1, 2016 (effective in 2017)
Current retirees enrolled in PEBB retiree term life insurance (coverage amounts will be rolled over to MetLife 1/1/2017)	<ul style="list-style-type: none"> • Enroll with MetLife at current coverage amounts (\$1,800, \$2,100, or \$3,000) with no plan changes; or • Enroll with MetLife for \$5,000 without health questions and/or medical exam and no age reductions in future; or • Enroll with MetLife for \$10,000 to \$20,000 (in \$5,000 increments) with health questions and/or medical exam and no age reductions in future. 	Up to \$20,000 (in \$5,000 increments)—any election or increase will require health questions and/or medical exam and no age reductions in future.
Type of retiree	Retiring individuals may apply for these amounts during MetLife's open enrollment (November 1-30, 2016), effective January 1, 2017	Retiring individuals may apply for these amounts through MetLife on or after December 1, 2016 (effective in 2017)
Individuals retiring on or after January 1, 2017	N/A	Up to \$20,000 (in \$5,000 increments) without health questions and/or medical exam and no age reductions in future.

If you work for a PEBB-participating employer group (state civil service, county, municipality, political subdivision, tribal government, school district, educational service district, or charter school), contact your personnel, payroll, or benefits office directly to see if life insurance is part of your PEBB benefits package.

More information will be coming in the next *For Your Benefit* newsletter and on the PEBB Program's website, both in mid-October.