

Open Enrollment 2018

Open Enrollment for the Voluntary Supplemental Benefits (VSB) will begin on November 1, 2017 and end at 5:00 p.m. on November 22, 2017. Changes in the VSB benefit elections can be made during this time and will be effective on January 1, 2018.

Employees excluded from this Open Enrollment: Teachers, student interns, on-call and short-term non-permanent employees.

Voluntary Supplemental Benefits

CRITICAL ILLNESS

- Post Tax payroll deduction
- 2 Options for Level of Coverage - \$15,000 AND \$30,000
- 4 Options for Composition of Coverage – Employee Only, Employee + Spouse, Employee + Children, Employee + Spouse/Children

Age	Options				Rate Basis - Per Month (multiple by \$15,000 or \$30,000)
	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse/Children	
<25	\$0.190	\$0.33	\$0.360	\$0.50	Per \$1,000
25–29	\$0.210	\$0.35	\$0.370	\$0.52	Per \$1,000
30–34	\$0.290	\$0.48	\$0.450	\$0.64	Per \$1,000
35–39	\$0.410	\$0.67	\$0.580	\$0.84	Per \$1,000
40–44	\$0.630	\$1.00	\$0.790	\$1.17	Per \$1,000
45–49	\$0.950	\$1.50	\$1.120	\$1.66	Per \$1,000
50–54	\$1.390	\$2.17	\$1.550	\$2.33	Per \$1,000
55–59	\$1.950	\$3.05	\$2.120	\$3.21	Per \$1,000
60–64	\$2.820	\$4.40	\$2.990	\$4.57	Per \$1,000
65–69	\$4.270	\$6.65	\$4.440	\$6.81	Per \$1,000
70+	\$6.490	\$10.04	\$6.660	\$10.21	Per \$1,000

VOLUNTARY SUPPLEMENTAL LIFE INSURANCE

- Pre-tax payroll deduction

Levels of Coverage:

- \$10,000
- \$50,000
- \$100,000
- \$200,000*
- \$300,000*

Age	Rate Per \$1,000 - per month
Under 30	\$0.030
30 – 39	\$0.040
40 – 44	\$0.082
45 – 49	\$0.120
50 – 54	\$0.186
55 – 59	\$0.282
60 – 64	\$0.404
65 – 69	\$0.634
70 – 74	\$1.288
75 – 79	\$2.060
80 – 84	\$2.060
85 & over	\$2.060

*Evidence of Insurability (EOI) is required for \$200,000 and \$300,000. If a member dies while their application is under review they will be covered at \$100,000.

SUPPLEMENTAL VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT

- Pre-tax payroll deduction
- Maximum payment \$100,000 regardless of amount of Voluntary Life Insurance

	<u>Monthly Price</u>
Employee Only	\$1.80
Employee and Family	\$2.70

Supplemental Voluntary AD&D is only available if you have elected at least \$10,000 in life insurance.

SUPPLEMENTAL VOLUNTARY SHORT-TERM DISABILITY (Plan A)

- Pre-tax payroll deduction

<u>Option</u>	<u>Monthly Price</u>
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Plan A	\$2.04
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SUPPLEMENTAL VOLUNTARY LONG-TERM DISABILITY (Plans B & C)

- Pre-tax payroll deduction

Option

Plan B - 50%

Plan C - 70%

	Plan B - 50% Plan	Plan C - 70% Plan
Age	Monthly Rate Per \$100 of covered payroll	Monthly Rate Per \$100 of covered payroll
Under 25	\$0.28	\$0.63
25-29	\$0.29	\$0.64
30-34	\$0.29	\$0.65
35-39	\$0.30	\$0.66
40-44	\$0.31	\$0.70
45-49	\$0.34	\$0.75
50-54	\$0.37	\$0.82
55-59	\$0.41	\$0.89
60-64	\$0.42	\$0.91
65-69	\$0.44	\$0.94
70 & over	\$0.54	\$1.13

Do I need to re-enroll if I had coverage last year?

No, benefits from the previous year will automatically roll over.
You must enroll if you're electing coverage for the first time.

Submit Premiums on Time

Please transmit premiums on time with the rest of the deductions.

Failure to Pay the Required Premium

Coverage terminates at the end of the month for which the last required premium was paid.

Contact for PoliSub Employers

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