

Voluntary Supplemental Benefits Overview

Voluntary Supplemental Benefits offer you the opportunity to obtain benefits that best suit the needs of you and your family. Enrollment in any plan is optional – choose only the plans and coverage levels that meet your needs. Most Premiums are paid through payroll deductions and are subtracted from gross wages before taxes are deducted – an added advantage to the plan. Some restrictions apply for life insurance premiums.

- **Eligibility**

The following employees are eligible to participate in Voluntary Benefits:

- State employees **except** members of the Labor, Trades and Crafts (LTC) unit, the Teachers' Retirement System (TRS), on-call employees, temporary legislative employees, employees of the National Guard (including Emergency Guard), short term non-permanent employees, student interns, leased employees, and emergency employees hired for natural disasters, including emergency firefighters.
- Employees of a participating political subdivision covered under the terms of the political subdivision's participation agreement.

Supplemental Life Insurance

In addition to Basic Life Insurance funded by the state and Select Life Insurance that you can choose to enroll in, there is also additional Supplemental Life Insurance you may want to enroll in as well. Enrollment is optional, pays in a lump sum, and only covers the employee.

If a you elect Supplemental Life Insurance, and when combined with Basic Life insurance coverage, amounts to coverage exceeding \$50,000, the portion of the premiums for the coverage over \$50,000 is taxable.

- **Benefit Amount**

Supplemental life insurance is available in the following volumes:

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

- **Premiums**

To determine your monthly premium, find your age as of January 1, 2018, the amount of insurance elected, and the corresponding rate on the following chart:

2020 Supplemental Life Insurance Rates

Age	Rate Per \$1,000 per month
Under 30	\$0.026
30 – 39	\$0.034
40 – 44	\$0.070
45 – 49	\$0.102
50 – 54	\$0.158
55 – 59	\$0.240
60 – 64	\$0.343
65 – 69	\$0.539
70 – 74	\$1.095
75 & over	\$1.751
Effective: Jan. 1 - Dec. 31, 2020	

Supplemental Accidental Death & Dismemberment (AD&D) Insurance

Accidental Death and Dismemberment (AD&D) can be added to your VSB package. Supplemental AD&D can cover you or yourself and your family, but you must enroll in a minimum of \$10,000 of Supplemental Life Insurance. This plan pays benefits if your death or dismemberment is caused by an accident. It pays in a lump sum, with the benefit dependent on loss and family structure.

- **Eligibility**

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- Employees of a participating political subdivision covered under the terms of the political subdivision's participation agreement.

- **Benefit Amount**

- If family includes children:
 - Employee has a full benefit amount of \$100,000
 - Spouse has a full benefit amount of \$40,000
- If family does not include children:
 - Spouse has a full benefit amount of \$50,000
- If family includes spouse:
 - Children have a full benefit amount of \$5,000
- If family doesn't include spouse:
 - Children have a full benefit amount of \$10,000

- **Premiums**

2020 Supplemental AD&D Rates	
--	Rate per Month
Employee Only	\$1.50
Employee and Family	\$2.30
Effective: Jan. 1 - Dec. 31, 2020	

- **Benefit Payouts**

2020 Supplemental AD&D Payouts	
For the loss of...	The plan will pay...
Life	Full Benefit Amount
Both eyes, feet or hands or any combination thereof	Full Benefit Amount
One eye, one foot or one hand	1/2 of full benefit amount
Thumb and index finger of same hand	1/4 of full benefit amount
Effective: Jan. 1 - Dec. 31, 2020	

Short-Term / Long-Term Disability Insurance

The Short-Term Disability plan and the Long-Term Disability plans are designed to replace a portion of your income if you become disabled and are unable to work due to illness or injury. You may enroll for the short-term plan separately or one of the long-term plans or a combination of the short-term plan with one long-term plan.

- Premiums at a Glance**

Short-Term Disability (STD) covers 60% of your monthly base pay, up to a maximum of \$577 per week. The cost for this benefit is \$2.04 per month.

2020 Short-Term Disability Rates	
Who is Covered	Monthly Cost
Employee	\$3.06

Long-Term Disability (LTD) is available in 2 levels. You can elect to have either 50% or 70% of your monthly base pay covered.

2020 Long-Term Disability Rates		
Age	Rate Per \$100 of covered payroll	
	Plan B (50%)	Plan C (70%)
under 25	\$0.24	\$0.54
25-29	\$0.25	\$0.54
30-34	\$0.25	\$0.55
35-39	\$0.26	\$0.56
40-44	\$0.26	\$0.60
45-49	\$0.29	\$0.64
50-54	\$0.31	\$0.70
55-59	\$0.35	\$0.76
60-64	\$0.36	\$0.77
65-69	\$0.37	\$0.80
70 & over	\$0.46	\$0.96

Effective: Jan. 1 - Dec. 31, 2020

- [Read more in-depth information about Short-Term and Long-Term Disability Insurance.](#)

Critical Illness Insurance

The Critical Illness Supplemental Insurance plan can pay a lump sum upon certain diagnoses. Diagnoses include cancer, heart attack, major organ transplant, kidney failure, Alzheimer's disease, and other illnesses.

MetLife Critical Illness Insurance can complement existing medical coverage and help fill financial gaps caused by out-of-pocket expenses such as mortgage payments, college tuition, hiring household help, or treatment not covered by your medical plan.

Critical Illness Insurance provides several features that could be valuable to you, including:

- No coordination with other insurance benefits;
- A lump-sum benefit that you can use as you feel necessary.
- Benefits are paid regardless of what is covered by medical insurance.