

Knox County Retirement & Pension Board  
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## Frequently Asked Questions Life Insurance Benefits 2012

For 2012, open enrollment will be processed through Employee Self Service. You will elect your benefits from your computer or at a kiosk at any Open Enrollment Help Session. You will be given a unique Sign-on to use for open enrollment. At Employee Self Service you will enroll or decline employee supplemental, spouse and/or child life insurance.

**Q. How much, if any, supplemental coverage do I have?**

A. Employee Self Service will list your current benefits when you sign in. You may also call the Retirement Office at (865) 215-2323.

**Q. How can I find out who my beneficiaries are?**

A. Employee Self Service will list your beneficiaries if you have previously entered them. You will be required to enter your beneficiaries upon electing supplemental life insurance coverage. You may also call the Retirement Office at (865) 215-2323.

**Q. What are the rates for Supplemental Term Life Insurance?**

A. Rates are on the reverse side of this 2012 Term Life Insurance Benefits flyer or on our website at:  
[www.knoxcounty.org/retirement](http://www.knoxcounty.org/retirement)

**Q. Can I obtain Supplemental Term Life Insurance more than 31 days after my hire date for myself or family members?**

A. Yes. To obtain supplemental coverage after 31 days of employment, you are required to complete a Evidence of Insurability (EOI) questionnaire. If you are enrolling your spouse, he/she must complete an (EOI) questionnaire. All EOI's must be returned to the Retirement Office by 11/18/2011. There will be a link to the EOI questionnaire on Employee Self Service. Children are not required to complete an Evidence of Insurability (EOI) questionnaire.

**Q. Will my Supplemental premiums ever change?**

A. Yes. As an employee your monthly premiums will change in July of the year following a birthday that places you in a different age bracket (see rate sheet). For spouse and/or children, the premium is a flat rate regardless of age and is not changing for 2012.

**Q. How do I know if I have basic life insurance?**

A. If you are a full time employee or regularly scheduled to work at least 18.5 hours per week; Knox County provides 1 1/2 times your current annual salary rounded to the nearest \$1,000. The maximum coverage is \$50,000.

For 2012,  
We are happy to  
announce no changes in  
employee Life Insurance  
Benefits.

**Open Enrollment Dates:**  
**October 17 through**  
**November 14, 2011**

**Premium Rates remain**  
**the same for 2012.**

**One Step Increase:**  
**If you elect to make a**  
**one step increase during**  
**open enrollment, your**  
**change will go into**  
**effect January 1, 2012.**

**Return any required**  
**forms to the Retirement**  
**Office by November 14,**  
**2011.**

**Contact the Retirement**  
**Office at (865) 215-**  
**2323 for questions**  
**regarding your life**  
**insurance coverage.**



## Coverage Amounts and Rates for Supplemental Term Life Insurance

All rates below are based on semi-monthly deductions

Employee Age	Rate/1000	20,000	30,000	45,000	60,000	75,000	90,000	105,000
<b>Under 30</b>	<b>\$0.08</b>	\$ 0.80	\$ 1.20	\$ 1.80	\$ 2.40	\$ 3.00	\$ 3.60	\$ 4.20
<b>30-34</b>	<b>\$0.10</b>	\$ 1.00	\$ 1.50	\$ 2.25	\$ 3.00	\$ 3.75	\$ 4.50	\$ 5.25
<b>35-39</b>	<b>\$ 0.12</b>	\$ 1.20	\$ 1.80	\$ 2.70	\$ 3.60	\$ 4.50	\$ 5.40	\$ 6.30
<b>40-44</b>	<b>\$ 0.14</b>	\$ 1.40	\$ 2.10	\$ 3.15	\$ 4.20	\$ 5.25	\$ 6.30	\$ 7.35
<b>45-49</b>	<b>\$ 0.21</b>	\$ 2.10	\$ 3.15	\$ 4.73	\$ 6.30	\$ 7.88	\$ 9.45	\$ 11.03
<b>50-54</b>	<b>\$ 0.34</b>	\$ 3.40	\$ 5.10	\$ 7.65	\$ 10.20	\$ 12.75	\$ 15.30	\$ 17.85
<b>55-59</b>	<b>\$ 0.56</b>	\$ 5.60	\$ 8.40	\$ 12.60	\$ 16.80	\$ 21.00	\$ 25.20	\$ 29.40
<b>60-64</b>	<b>\$ 0.86</b>	\$ 8.60	\$12.90	\$ 19.35	\$ 25.80	\$ 32.25	\$ 38.70	\$ 45.15
<b>65-69</b>	<b>\$ 1.65</b>	\$16.50	\$24.75	\$ 37.13	\$ 49.50	\$ 61.88	\$ 74.25	\$ 86.63
<b>70-74</b>	<b>\$ 3.34</b>	\$33.40	\$50.10	\$ 75.15	\$100.20	\$125.25	\$150.30	\$175.35
<b>75 and over</b>	<b>\$ 5.41</b>	\$54.10	\$81.15	\$121.73	\$162.30	\$202.88	\$243.45	\$284.03

Spouse Coverage Regardless of Spouse's age	Child* Coverage Regardless of the Number of Children
\$1.42 semi-monthly for \$10,000 coverage	\$0.45 semi-monthly for \$5,000 of coverage for each child <small>*Children are covered from age 15 days to 26 years</small>

Rates guaranteed until 1/1/2014

Please note:

This summary provides an overview of your Basic and Supplemental Term Life and Accidental Death & Dismemberment Insurance benefits. These benefits are subject to the terms and conditions of the group policy. Specific details regarding these provisions can be found in the certificate booklet. If you have additional questions regarding the life insurance program, please contact the Retirement office.

Life insurance is underwritten by ReliaStar Life Insurance Company, a member of the ING family of companies. Policy form LPOOGP.