

Procedure 501-8 – Life Insurance

Group Term Life Insurance and Accidental Death and Dismemberment Coverage

Johnson County Government provides group term life insurance and accidental death and dismemberment coverage for all full-time regular, part-time partial-plus, and part-time partial benefit employees, and elected County officials. Coverage for employees under age 70 is one times their annual salary at the time of death. Coverage for employees aged 70 and older is the greater of 50% of the employee's annual salary at the time of death or \$1,000.

Coverage is effective the first day of the calendar month following hire or transfer, unless hire/transfer occurs on the first day of the month, whereby coverage is effective immediately. Coverage under this plan ends on the date an employee or official's active service ends for any reason. The County pays the entire cost of this coverage.

Voluntary Supplemental Group Life Insurance

The County also offers voluntary supplemental group term life insurance to full-time regular and part-time partial-plus benefit employees and to elected County officials. Eligible employees and officials may purchase additional insurance for themselves and their eligible dependents.

Employees may have the right to continue certain group term life insurance benefits for a limited time following separation from employment and may have the right to replace certain group term life insurance benefits with converted benefits. More information is available from the Johnson County Government internal web page or the Benefits Division of the Department of Financial Management & Administration (FMA-Benefits).

KPERS/KP&F

The Kansas Public Employees Retirement System (KPERS) provides group term life insurance in the amount of one and one-half times the current annual salary at the time of death for eligible employees and officials. Employees and officials covered under Kansas Police & Firemen's Retirement System (KP&F) are eligible to receive a death benefit as provided by state law and administrative regulations. Information on the KPERS and KP&F benefits is available from FMA-Benefits.

Taxes

The total of all employer-paid group term life insurance premiums attributable to coverage in excess of the statutory maximum (\$50,000 as of the effective date of this procedure) are subject to taxation in accordance with Internal Revenue Code.

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