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OFFICE OF THE LIEUTENANT GOVERNOR
DEPARTMENT OF CULTURE, RECREATION & TOURISM
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HUMAN RESOURCE MEMORANDUM NO. 02-069

August 8, 2002

TO: Lt. Governor, Secretary, Undersecretary, Assistant Secretaries, Deputy Assistant Secretaries, Program Managers

FROM: Mary F. Ginn
Human Resources Director

SUBJECT: **Additional Life Insurance Available to Group Benefits Members**

State employees covered by the Prudential Life Insurance Company will soon be able to increase the amount of term life insurance coverage for themselves and their dependents.

From August 1, 2002 until September 15, 2002, there will be an AOpen Enrollment@ period for Prudential=s new Optional Term Life Insurance. Employees with existing life insurance coverage will have the option of increasing their coverage amount by up to three times without having to prove evidence of good health. Current participants who have dependent life insurance coverage also have the option of increasing their dependents= coverage by up to three times.

New employees will be offered optional term life insurance without requiring evidence of good health if applying within 30 days of hire.

After the AOpen Enrollment@period expires (or more than 30 days after the hire date for a new employee) applicants are considered late and will have to complete and submit to Prudential an Evidence of Insurability application before being allowed to enroll.

Please distribute the attached information to all benefits-eligible employees in your section. Included is a memo from the Office of Group Benefits and Prudential Optional Term Life Insurance Enrollment Kits. All enrollment forms should be completed and submitted to Human by September 15, 2002.

Please Post and Circulate

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Optional Life Insurance is limited to employees and dependents with existing state-sponsored life insurance coverage. Employees who had previously waived the life insurance coverage may now wish to enroll in the Prudential Basic or Basic Plus Supplemental coverage. These employees are now considered late applicants and must submit an Evidence of Insurability form to Prudential.

Employees with Basic Life Insurance (\$5,000) who want to increase their coverage to Basic Plus Supplemental (coverage equaling 150% of an employee's current annual salary--\$50,000 maximum coverage) must also submit an Evidence of Insurability form. If an employee has insurance on himself/herself but waived the dependent life insurance, he/she will have to complete the Evidence of Insurability form on his/her dependents in order to increase the dependent life insurance amounts.

Late applicants should contact Human Resources for the Evidence of Insurability form and instructions on filling it out.

If you have any questions, please contact the Human Resources Office at (225) 342-0880.

Enclosures

NOTE: Information on the State Group Benefits Program, including the Summary of Benefits, Newsletter, HMOs, PPO Directory, Life Insurance, Frequently Asked Questions (FAQ), etc., is always available on their web site located at www.groupbenefits.org.