



SUPERIOR COURT OF CALIFORNIA, COUNTY OF KERN

TERM LIFE INSURANCE – BASIC AND SUPPLEMENTAL

The Superior Court of California, County of Kern offers the following Basic and Supplemental Benefits through United Healthcare:

- Employee Basic Life and AD&D Insurance
- Employee Supplemental Life Insurance
- Spouse Supplemental Life Insurance
- Child Supplemental Life Insurance

Basic Life and AD&D Insurance

The following Employee Basic Life and AD&D Insurance is paid for 100% by the Court:

Management: \$100,000

Confidential: \$50,000

Represented: \$10,000

Premiums for Supplemental Life Insurance are paid for 100% by you, via payroll deduction. Changes in premium will occur on March 1st of each year and will be based upon your (and your spouse's) age as of March 1st of that year.

Supplemental Life Insurance

The rates for employee and spouse supplemental life are as follows:

Supplemental Term Life Insurance Rates

**based on age as of March 1st*

AGE CATEGORY	BI-WEEKLY RATE PER \$1,000 OF INSURANCE
20-24	\$0.028
25-29	\$0.032
30-34	\$0.037
35-39	\$0.042
40-44	\$0.051
45-49	\$0.092
50-54	\$0.138
55-59	\$0.277
60-64	\$0.388
65-69	\$0.660
70-74	\$1.278
75 and over	\$2.446

The bi-weekly rate for Child Life Insurance is \$1.15, regardless of the number of children insured.

Supplemental Term Life Insurance may be requested at any time during the year, not just during Open Enrollment. In order to request initial Supplemental Life Insurance coverage or increase your existing Supplemental Life Insurance coverage, employees must complete and return the Enrollment Form to the Human Resources Department, Attn: Kristin Bush. Be certain to complete the entire form, including choosing your beneficiary(ies). The wording of beneficiary designations is critical, as an improperly named beneficiary can have drastic effects on how insurance proceeds are distributed. It is not advisable to name minor children as beneficiaries, but rather to name a custodian/guardian for the minor children, or an established trust where insurance proceeds and other assets can be managed until they reach the age of majority. Employees are encouraged to review their beneficiary designation(s) on a regular basis.

Supplemental Life Insurance may only be requested and granted in increments of \$10,000, up to a maximum of \$500,000 for employees and their spouses, and all children may be covered at a flat rate of \$10,000. In order to request coverage amounts on dependent spouses and children, an employee must request a minimum of \$10,000 of Supplemental Term Life Insurance coverage for him/herself. At this time, all amounts requested will be subject to your completion and submission of the Statement of Insurability. Because the Statement of Insurability includes personal, protected health information, the

form must be completed and returned directly to Unimerica, not the Court's Human Resources Department. It is important to note that the Court's Human Resources Department will retain your original enrollment form showing the requested amounts, but will not proceed in processing that coverage request until an approval letter has been received from the Underwriter at Unimerica granting the coverage limits requested. Once that letter is received, the Human Resources Department will process the coverage and coordinate any premium deductions to either begin, or increase from your bi-weekly pay checks.

Should you have any questions, please feel free to contact Kristin Bush, Benefits and Payroll Administrator, at (661) 868-6173, or via email at kristin.bush@kern.courts.ca.gov.