

## **Life Insurance**

### **Q. Are there any requirements to increase or newly elect supplemental life insurance?**

A. You have the option of increasing your election up to \$10,000 without having to complete a health questionnaire.

If you are:

- newly enrolling in the supplemental life plan; or
- electing to increase current coverage in an amount greater than \$10,000; or
- if you have previously elected life insurance in an amount of \$100,000 or greater and you choose to increase your coverage by any amount
- then you will be required to complete a health questionnaire.

### **Q. What do I need to do if I want to change my beneficiary(ies)?**

A. You may change your beneficiaries at any time during the year. For example, you should review your beneficiary selections when you experience a life event such as marriage, divorce or birth of a child. If you would like to make changes, please complete Part B of the Benefit Election Form. It is accessible on the internet at:

[www.accesKent.com/Benefits](http://www.accesKent.com/Benefits).

Remember that if you are designating a percentage rather than a flat amount to each beneficiary, the percentage needs to be in whole amounts (e.g. 33%, 33% and 34% for three dependents).

Beneficiary changes to your pension and deferred compensation plans are different from life insurance. Please see the Retirement section of this booklet for more information.