

Life Insurance

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

- A. During Open Enrollment in October 2021 ONLY: you have the option of increasing your election up to \$100,000 without having to complete medical underwriting and be approved by the carrier.

After Open Enrollment in October 2021, you have the option of increasing your election up to \$10,000 without having to complete medical underwriting and be approved by the carrier.

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 medical underwriting and be approved by the carrier.

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.accessKent.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 beneficiaries).

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.