

KANSAS CITY, MO. POLICE DEPARTMENT <b>PERSONNEL POLICY</b>	DATE OF ISSUE 11/15/2005	EFFECTIVE DATE 11/30/2005	NO. 2020
SUBJECT Benefit Series 2020: Department Group Life Insurance		AMENDS 202-2	
REFERENCE	RESCINDS Benefit Series 200: Department Life Insurance Plans 202 - Standard Insurance Company		

**\*I. INTRODUCTION**

The department offers group life insurance benefits to all sworn and non-sworn members, Board members (except the Mayor) and eligible dependents.

**\*II. POLICY**

- A. The department provides basic group life accidental death and dismemberment insurance coverage to sworn and non-sworn members, and Board members (except the Mayor) at no cost.
- B. Upon employment or at open enrollment sworn and non-sworn members and Board members (except the Mayor) have the opportunity to enroll in supplemental life coverage. Members who obtain supplemental coverage may elect to purchase dependent coverage for their spouse and dependent children. Supplemental life insurance is available to active members only, and the coverage terminates when the member resigns or retires.
- C. The cost of supplemental coverage is paid by the member through payroll deduction. The member's coverage is equal to one and one-half (1½) times their annual salary.
- D. The new benefit period begins on May 1 each year. If supplemental or dependent coverage was not elected by the member on the date of employment, they may apply for coverage at open enrollment, and must complete a Statement of Health. Coverage will be effective upon notification of approval from the group life insurance carrier.
  - 1. Other than at open enrollment, the only time members may make changes to their plan is if there is a change in family status; i.e., marriage or divorce, death of a spouse or dependent, birth or adoption of a child, or termination or commencement of employment of spouse with regard to insurance coverage.
- E. Members who are on unpaid leave of absence or suspended from duty without pay must sign an Agreement and have it notarized stating they will reimburse the Board of Police Commissioners for their insurance premiums during their period of leave.
- F. Members who retire under either the Civilian or Police Retirement System may continue to carry basic life insurance coverage; however, the amount of coverage will be reduced. The cost of coverage is at the member's expense.

### **III. MEMBER'S RESPONSIBILITY**

- A. Choose the desired amount of coverage (basic life, basic and supplemental life or basic, supplemental and dependent life).
- B. Enroll at the time of employment.
- C. Authorize payment of premiums for supplemental and dependent coverage through payroll deduction.
- D. Pay supplemental and dependent coverage premiums by cash, check or money order within 60 days of enrollment, when on unpaid leave, disciplinary suspension, or due to change in coverage status.
  - 1. Upon suspension of duty without pay or unpaid leave of absence, the member must report to the Benefits Section to sign an Agreement stating they are responsible for making payments to the Board of Police Commissioners during their period of leave.
- E. Maintain a current beneficiary and enrollment status by immediately contacting the Benefits Section in the event of marriage or divorce, death of a spouse or dependent, birth or adoption of a child or termination or commencement of employment of spouse with regard to insurance coverage.
- F. Observe open enrollment procedures to insure the desired coverage is maintained.

### **IV. HUMAN RESOURCES DIVISION (BENEFITS SECTION) RESPONSIBILITY**

- A. Present enrollment options to all new members.
- B. Enroll new members in their selected coverage.
- C. Receive and account for all premiums paid.
- D. Assist members with beneficiary situations.
- E. Provide detailed coverage information and assist members with benefit situations.
- F. Enroll retiring members into continued reduced coverage and terminate them from their current plan.
- G. Prepare and present claims to the carrier upon the death of a member or insured dependent and distribute proceeds to the beneficiaries.

James D. Corwin  
Chief of Police

Adopted by the Board of Police Commissioners this 15<sup>th</sup> day of November 2005.

Angela Wasson-Hunt  
President