

## Dependent Life Insurance Coverage FAQs

- Is the \$2.82 per pay period cost per dependent?
  - *No. The \$2.82 per pay period would cover your spouse and all children regardless of how many total dependents you have.*
- If my spouse is a retiree of WCBOE, is he/she excluded from the spousal coverage?
  - *No. Since your spouse is no longer actively working for the Board, you can elect spousal life insurance coverage for him/her. If both of you were actively working for the Board, you would not be able to elect the spousal life insurance.*
- Can I obtain coverage for my spouse regardless of his/her age?
  - *Yes. You can obtain coverage for your spouse regardless of your spouse's age. If you retire or resign and port the insurance coverage, the employee's coverage and any dependent's coverage ends when the employee reaches age 75.*
- If my spouse and I are both benefitted employees of WCBOE, can we still elect Dependent Life Insurance coverage for our children?
  - *Yes, either employee can elect Dependent Life Insurance coverage to cover the children but not both employees.*
- Is this accidental death coverage?
  - *No. This is a life insurance policy. The policy pays out a death benefit for all causes of death. However, if the dependent commits suicide a death benefit will not be paid out.*
- Who qualifies as a child for the Dependent Life Insurance coverage?
  - *Your natural or adopted child.*
  - *A child for whom you have legal obligation for purposes of adoption.*
  - *A child who is primarily dependent on you for support and lives with you in a permanent parent-child relationship, and who is your step-child, your foster child, or a child for whom you are a legal guardian.*