Standard Operating Procedure: Workterra Child Voluntary Life Insurance Enrollment



Purpose: City of Redmond employees are able to elect life insurance on dependent children to age 26 regardless of student status. The children of domestic partners are not eligible for coverage unless also adopted by the employee. Guarantee issue is available at initial eligibility. The children of newly eligible employees who apply for coverage within 30 days of an initial eligibility date are guaranteed the lesser of 100% of the employee benefit or \$10,000. Workterra will automatically approve guaranteed coverage as of the Effective Date. Approved coverage will appear in the enrollment screen as Current Coverage.

The cost of coverage is dependent upon the amount of coverage elected and not the number of children covered at a rate of \$0.20 per \$1,000 of coverage. For example:

- \$2,000 life benefit = \$0.20/month
- \$4,000 life benefit = \$0.40/month
- \$6,000 life benefit = \$0.60/month

Coverage applied for outside the initial eligibility date and/or an amount greater than the guaranteed coverage requires submittal of Evidence of Insurability to The Standard for underwriting (City of Redmond Standard Policy #639955). When City of Redmond HR is notified that coverage can or cannot be underwritten, it will either approve or reject the elected coverage. The effective date and cost of newly elected coverage will be updated per The Standard's decisions.

Audience: Benefits eligible employees

Step	What to do	Visual Aid						
1	Click "Select Coverage" select the amount of coverage you want then click "Enroll Now."	Voluntary Child Life Additional Tools Additional Tools						
	Note: The Voluntary Child Life section will only appear if a dependent child has been added to Workterra. The premiums will be deducted by payroll from every check.	Instance Voluntary Child Life (Effective Date: 1004/2022) Eligible Members: Total Cost: (Bi-Monthly) Ordering and Eligible Members: Total Employee Cost: \$0.00 Instance \$0.00 Elected Coverage: 56,000.00 Cot online includated on current Current Coverage: \$0.00 Elected Coverage: \$6,000.00 Cot online includated on current Current Coverage: \$0.00 Elected Coverage: \$6,000.00 Cot online includated on current Current Coverage: \$0.00 Elected Coverage: \$6,000.00						
2	A banner will indicate successful enrollment. Note: If Evidence of Insurability (EOI) is required, the banner will also indicate that enrollment is pended for admin approval.	Vou have enrolled in 'Voluntary Child Life' successfully. Pended for admin approval.						

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3	Evidence of	Download EOI Form (Voluntary Child Life)
	Insurability:	Instructions
	A Download EOI Form	Since you have elected as amount above the guaranteed isone amount, you will need to submit as Evidence or friscarability to The Standard'. Your amount elected above the guaranteed isone amount will not be approved until this form is approved by The Standard Underwriting. You will need the City of Redmond Standard Policy #339935 to complete the EOL Once you have noted the Policy Numer 14599537; click the "The Standard EOL Portal" link below to complete your EOL
	(Voluntary Employee	
	Life) screen will appear	EOIForm
	if Evidence of	The Standard
	Insurability is required.	
	Note, this is not a form,	
	but a link to the	
	Standards EOI portal.	
	Note: Any life	
	insurance coverage	
	applied for outside of	
	the initial eligibility	
	date and/or an	
	amount greater than	
	guaranteed coverage	
	requires submittal of	
	Evidence of	
	Insurability to The	
	Standard for	
4	underwriting.	
4	Click "The Standard" to	EOI Form
	open the application process that allows you	
	to complete a medical	
	history statement to	The Standard
	submit Evidence of	
	Insurability online.	
5	On The Standard	
	website, review the	TheStandard
	page and click 'Start the Statement'.	Medical History Statement
		If the coverage you requested needs Evidence of Insurability, that means it requires a review of your health.
	Confirm the Policy	This form will start the review process by asking a series of medical questions. If there's more than one applicant, each one will need to complete this form separately.
	Employer/Group Name is 'Redmond	This Site Will Not Save Your Progress
	City of'.	Gather Information Ahead of Time Since you won't be able to save your progress, please make sure to gather the following before you
		Since you won't be able to save your progress, please make sure to gather the following before you start:
		 The types and amounts of coverage you're requesting Medical history details, including medical conditions, dates of diagnoses, treatments and
		 wearing medical instructioning medical conduitors, dates of diagnoses, wearinems and medications Names and addresses of current and past physicians who provided treatment
		The form usually takes about 10-30 minutes if you have this information ready.
		Your Session Will End if It's Inactive
		To protect your privacy, the session will end and clear your data if it's inactive for 30 minutes. You can protect your data even further by turning on your browser's "private" or "incognito" mode.
		Start the Statement

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		Policy This form is for coverage through the employer or group below. If you don't recognize the name, please check that you're using the correct web address. Employer/Group Name REDMOND CITY OF Continue Cancel	
6	Read the 'Consent to Electronic Transactions'. Select the radio button to consent and click Continue. Note: you do not need to complete the EOI process at this time. You can complete it at a later date if that is more convenient. There is a link on the Workterra landing page should you wish to complete this task at a later date.	Consent to Electronic Transactions	
7	Close The Standard website when finished to return to Workterra. The Voluntary Employee Life benefit will display as PENDING (or ENROLLED if an EOI was not required.) Note: Workterra times out after a period of inactivity. If your session has timed out, log back in to complete the enrollment workflow for your new hire,	Voluntary Child Life The Standard Voluntary Child Life (Effective Date: 10/04/2022) Coverage Members: O'Mailey Sarah E [Natural child] Coverage : \$0.00 Total Employee Cost (Post-Tax): \$0.00/Bi-Monthly	



annual enrollment or qualified event. All of the election decisions saved before the time out will be saved, but you will have to go through each step or screen in the workflow again.											
	qualified event. All of the election decisions saved before the time out will be saved, but you will have to go through each step or screen in the	f 5 9									
	workflow again.										

Verification of competency: A person is considered to have mastered this task when they can perform all steps listed above without any assistance.

Revision History							
Revision Date	Summary of revision	Revision Author					
10/4/2022	Initial development of SOP	D Emami					
11/22/2022	SME Review	N Bruce					