

Standard Operating Procedure: Workterra Spouse and Domestic Partner Voluntary Life Insurance Enrollment



Purpose: The spouses or domestic partners 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 amount or \$250,000. Workterra will automatically approve guaranteed coverage as of the Effective Date. Approved coverage will appear in the enrollment screen as Current Coverage.

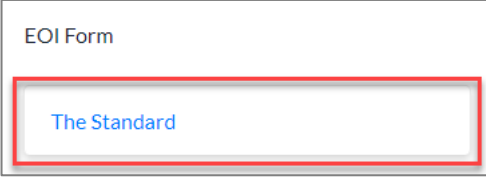
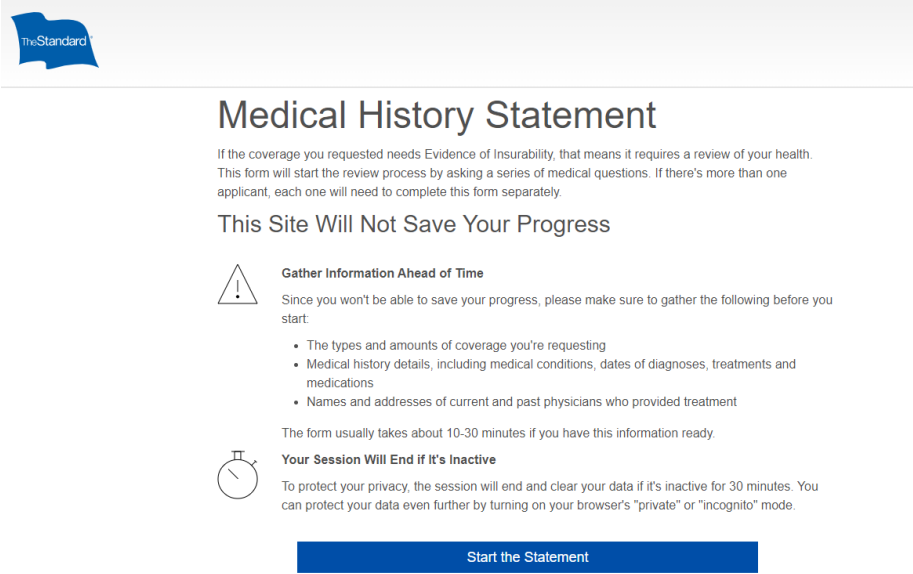
Coverage applied for outside the initial eligibility date and/or an amount greater than the guaranteed coverage requires submittal of Evidence of Insurability to The Standard for underwriting (City of Redmond Standard Policy #639955). When City of Redmond HR is notified that coverage can or cannot be 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	<p>Click “Select Coverage” select the amount of coverage you want then click “Enroll Now.”</p> <p>Note: in order to enroll your spouse, the employee must have enrolled in coverage. The coverage amount for the spouse cannot exceed that of the employee. Other amounts will be grayed out. The premiums will be deducted by payroll from every check.</p>	
2	<p>A banner will indicate successful enrollment.</p> <p><i>Note: If Evidence of Insurability (EOI) is required, the banner will also indicate that enrollment is pending for admin approval.</i></p>	
3	<p>Evidence of Insurability: A Download EOI Form (Voluntary Employee Life) screen will appear if Evidence of Insurability is required.</p>	

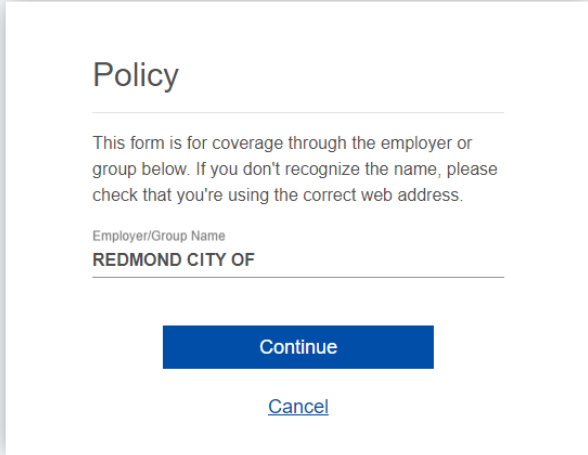
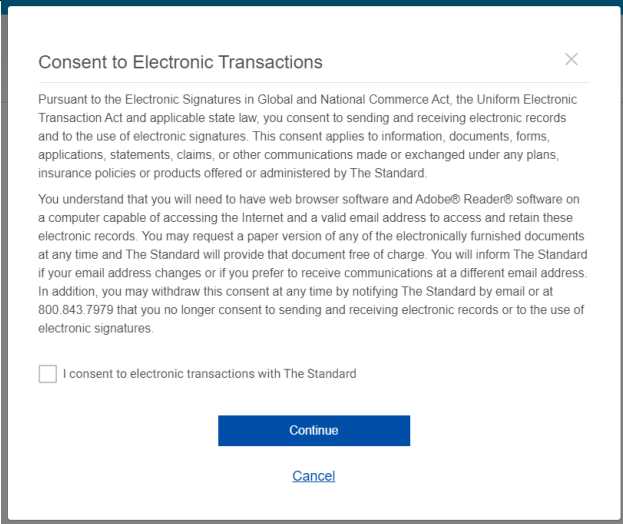
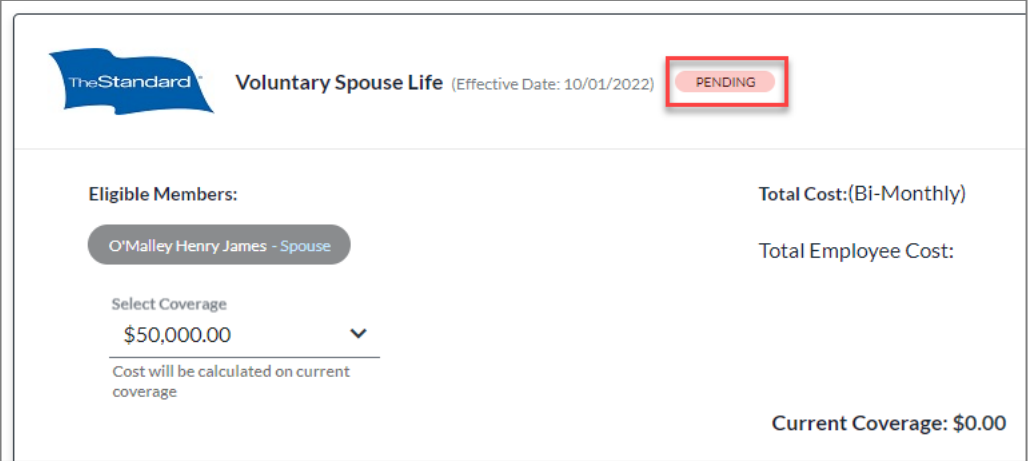
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	<p>Note, this is not a form, but a link to the Standard EOI portal.</p> <p>Note: Any life insurance coverage applied for outside of the initial eligibility date and/or an amount greater than guaranteed coverage requires submittal of Evidence of Insurability to The Standard for underwriting.</p>	
<p>4</p>	<p>Click "The Standard" to open the application process that allows you to complete a medical history statement to submit Evidence of Insurability online.</p>	
<p>5</p>	<p>On The Standard website, review the page and click 'Start the Statement'.</p> <p>Confirm the Policy Employer/Group Name is 'Redmond City of'.</p>	

Standard Operating Procedure: Workterra Spouse and Domestic Partner Voluntary Life Insurance Enrollment



		
6	<p>Read the 'Consent to Electronic Transactions'. Select the radio button to consent and click Continue.</p> <p>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.</p>	
7	<p>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.)</p> <p>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, annual enrollment</p>	

Standard Operating Procedure: Workterra Spouse and Domestic Partner Voluntary Life Insurance Enrollment



<p><i>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.</i></p>	
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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
10/3/2022	Initial development of SOP	D Emami
11/22/2022	SME Review	N Bruce