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	Click "Select Coverage" select the amount of coverage you want then click	Voluntary Spouse Life (Effective Date: 10/01/2022)
	"Enroll Now."	Eligible Members: Total Cost:(Bi-Monthly)
	Note: in order to enroll your spouse, the employee must have enrolled in coverage. The coverage amount for	O'Malley Henry James - Spouze Total Employee Cost: \$0.00 Select Coverage \$50,000.00 ~ Cost will be calculated on current coverage Current Coverage: \$0.00 Current Coverage: \$0.00 Elected Coverage: Elected Coverage: \$36.75) \$36.75)
	the spouse cannot exceed that of the employee. Other amounts will be grayed out. The premiums will be deducted by payroll from every check.	
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.	You have enrolled in 'Voluntary Employee Life' successfully. Pended for admin approval.
3	Evidence of Insurability: A Download EOI Form (Voluntary Employee Life) screen will appear if Evidence of Insurability is required.	Download EOI Form (Voluntary Employee Life) Instructions Sincy such aver elected an annount above the guaranteed issue annount, you will need to solvent an Evidence of Insurability to The Standard Your annount elected above the guaranteed issue annount will not be approved with this form is approved by The Standard Diversel to volume the CDI or target "life bidings to complete the ECC. Once you have need the Policy tumber "GSYSS"; disk the "The Standard ECO Portar" life bidings to complete you ECC. EOI Form The Standard D

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	Note, this is not a form, but a link to the Standard 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 underwriting.	
4	Click "The Standard" to open the application process that allows you to complete a medical history statement to submit Evidence of Insurability online.	EOI Form The Standard
5	On The Standard website, review the page and click 'Start the Statement'. Confirm the Policy Employer/Group Name is 'Redmond City of'.	<image/> <image/> <section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><text></text></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header>



		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.) <i>Note: Workterra times</i> <i>out after a period of</i> <i>inactivity. If your</i> <i>session has timed out,</i> <i>log back in to complete</i> <i>the enrollment</i> <i>workflow for your new</i> <i>hire, annual enrollment</i>	Cost will be calculated on current coverage	Cost:(Bi-Monthly) Employee Cost:

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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.

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			