



enroll now additional Employee Life Insurance

GUIDE TO ONLINE ENROLLMENT

OVERVIEW

Additional employee paid life insurance is available in increments of \$10,000; maximum coverage is \$500,000. The cost of coverage is calculated based on age and tobacco use.

Newly eligible employees who apply for coverage within 30 days of an initial eligibility date are guaranteed the lesser of four (4) times annual salary or \$200,000. Bellevue Benefits 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. When City of Bellevue 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.

Note: Employee paid life and AD&D insurance premiums are payroll deducted from every check. The monthly amount that appears in Bellevue Benefits will be divided by two (2) for the semi-monthly deduction amount.





enroll now additional Employee Life Insurance

GUIDE TO ONLINE ENROLLMENT

INSTRUCTIONS

Additional Employee Life Insurance
Effective 02/20/2017

[Click here to view Employee Tobacco Affidavit](#)

Sammy S Sample
[Employee]

Select Coverage

Cost will be calculated on current coverage

Employee Cost \$0.00 Monthly	Employer Cost \$0.00 Monthly
--	--

Enroll



Click **“Select Coverage”** to open the drop-down box to select the amount of coverage you want and click **“Enroll.”** Bellevue Benefits will open to the Employee Tobacco Affidavit.

Click **“Enroll”** to accept a current/elected coverage amount and cost to advance to the next screen. The Download EOI Form pop-up box will appear if Evidence of Insurability is required.

Click **“Waive this benefit”** to waive additional employee life and to advance to the next screen.

Click **“Back”** to return to the last screen from which you advanced.

Click **“Continue”** to advance to the next screen if you are not making any changes to an existing election.

Scroll to the bottom of any **“Enroll Now”** page and click **“Forms Library”** to access additional resources or benefits information.

The **Election Summary** deduction information on the right side of the screen will update based on your elections for the pay period indicated (From Your Pocket). **Note:** An effective date of coverage may be in a future pay period.

Change Approval pop-up will appear if an administrator approval is required. The benefit election will be flagged as pending.

Employee Tobacco Affidavit

The monthly premium for additional life insurance coverage is determined based on your age and on your Smoker or Non-smoker affirmation.

Are you a tobacco user?

Select One

Save **Reset**

Click **“Select One”** to open the drop-down box to answer “yes” or “no” if you are a tobacco user. Click **“Reset”** to clear the information added/changed to start over. Click **“Save”** and Bellevue Benefits will return to the Enroll Now Additional Employee Life screen and will calculate the monthly premium based on your age and tobacco usage.

Use **“Click here to view Employee Tobacco Affidavit”** to view or make changes to an existing Employee Tobacco Affidavit.



To determine the cost of other coverage amounts, repeat the process to elect coverage.

Evidence of Insurability

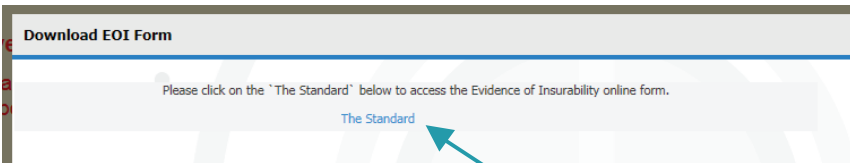
GUIDE TO ONLINE ENROLLMENT

OVERVIEW

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.



INSTRUCTIONS



Click **"The Standard"** to open the application process that allows you to complete a medical history statement to submit Evidence of Insurability online -or- download a printable PDF form that can be used to submit Evidence of Insurability by mail.

Close The Standard when finished to return to Bellevue Benefits.

Bellevue Benefits will time out after a period of inactivity. If your Bellevue Benefits session has timed out, you will need to log back in to complete the enrollment workflow for your new hire, 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/screen in the workflow again.

