



Ozaukee County Voluntary Term Life and Voluntary Short-Term Disability – Frequently Asked Questions

- Who administers Ozaukee County's Voluntary Life Insurance and Voluntary Short-Term Disability?
 - MetLife administers Ozaukee County's Voluntary Term Life Insurance and Voluntary Short-Term Disability.
- **What happens to my voluntary term life and/or short-term disability insurance if I terminate employment?**
 - Voluntary Life coverage can be kept following termination
 - Portability is available to continue coverage with different rates based on employees age
 - Conversion is also available that changes policy to a whole life plan
 - Short term disability coverage ends once employment terminates
- **What happens if I change hours and am no longer considered to be an Full Time employee?**
 - If you're no longer considered a Full-Time employee than you would lose access to the coverages in which FT status is required
- **If I elect short-term disability insurance when it will be effective?**
 - Coverage with MetLife will be effective on 1/1/2023
- **What are the benefits or enrolling in Voluntary Life Insurance/Short Term Disability?**
 - **Voluntary Life:** Additional coverage beyond the employer paid life benefit that is provided to you as an employee. The value of enrolling in coverage through Ozaukee County is the access to less expensive rates and no medical questions.
 - **Short Term Disability:** Income protection in the event you are unable to work due to an accident or sickness that occurs. This coverage allows to continue receiving up to 60% of your pre-disability income (tax free).
- **What happens if I do not enroll at this time?**
 - If you do not enroll now but would like to at a later date, a statement of health form is required to join either Voluntary Life or Short-Term Disability
- **What happens if I do not complete and return my form?**
 - If you do not complete or return your form you cannot sign up for coverage and would need to meet different requirements should you wish to join later
- **What happens if I have a salary change throughout the year?**
 - We recommend having salary changes/updates sent over on an annual basis
- **How were the amounts on the paper determined?**

- Amounts of coverage for Voluntary Life are the elections we see most often made
- Coverage for Short Term Disability is based off your expected earnings for 2023
- **If I enroll now, can I cancel my enrollment at any time throughout the year?**
 - You can cancel coverage during a life event or during your next open enrollment period
- **How does the pre-existing condition limitation work on Voluntary Short-Term Disability?**
 - Any disability claim that is filed in the first 12 months of your coverage will be subjected to a pre-ex. This means that the claim can be denied if in the 3 months prior to enrolling you were receiving medical treatment, consultation, care or services for the condition. Or had a medication prescribed or took medications for the condition.
- **If I elect life insurance today, can I change (increase/decrease) my coverage at a later date?**
 - Yes, you will have the ability to change your coverage during future open enrollments. You can increase your coverage by 1 increment (\$10,000) without medical paperwork during OE or reduce coverage. Joining the plan now allows flexibility in the future to increase coverage without additional medical paperwork (statement of health)
- **Will the premiums change if I have more than one child?**
 - Voluntary life insurance premium for dependents is the same regardless of how many dependent children you are covering
- **What is a Statement of Health and why it is important?**
 - Statement of Health is an additional document that needs to be completed for employees who elect over the guaranteed issue amount OR decline coverage this year and wish to join the plan in a future open enrollment
- **If I enroll in voluntary life insurance, a will can be prepared for free. Can it be with any local attorney or are employees given a list to select from?**
 - Face-to-Face Will Preparation is a value add as part of voluntary life coverage. Attorneys in the MetLife Legal Plan Network are eligible to have this service done at no cost.
 - Attorneys who support Will-Prep within 25 miles:
 - Kathleen Popp
 - 127 E Main St Suite 201; Port Washington, WI
 - Affiliated Attorneys
 - 530 Walnut St Suite 1; West Bend, WI
 - McLario, Helm & Bertling
 - N88 W 16783 Main St; Menomonee Falls, WI
 - Atinsky, Sicula & Teper
 - 5555 N Port Washington Suite 305; Glendale, WI

- **Once an employee enrolls in a plan how can they increase their coverage? Will a statement of health be required? What is the process of updating my current coverage level and how often can I do it?**
 - Employees on voluntary STD can increase coverage during a future open enrollment date but may be subject to a statement of health.
 - Voluntary life enrollees can increase coverage by 1 increment (\$10,000) in a future open enrollment period without a statement of health. Increases by 2 or more increments is allowed but requires a statement of health.

- **How does spousal coverage work?**
 - Spouses/Dependents can be enrolled in voluntary life coverage, with a spouse being eligible for up to 50% of the employee's election. This means to cover a spouse/dependent you as the employee must enroll in voluntary life coverage as well.

- **How are the monthly premiums determined per person?**
 - They are based upon age and salary.
 - Age will determine pricing.
 - Salary determines what elections are available (due to coverage cap of 60%)

- **In regards to Pet Insurance, do I need to enroll each pet in a different plan?**
 - Yes, each pet needs to be enrolled in a separate plan.