

Submitted April 8, 2026

Department of Human Resources (DHR) response to the House Committee on General and Housing regarding 04/02/26 DHR testimony on **S.89 - An act relating to expanding survivor benefits**

- 1) The benefit has paid out on life insurance claims for 33 active employees between 2023 – 2025.
- 2) Premiums for life insurance and the supplemental life insurance are determined as follows:
 - a. Life insurance and Accidental Death and Dismemberment (AD&D): \$.06831 / \$1,000 salary (e.g. \$50,000 salary would be \$3.41 per paycheck, or \$88.66 annually)
 - i. This is split 75/25 (state/employee), so the cost to the employee is \$0.85 per paycheck, or \$22.00 annually.
 - b. Supplemental life insurance premiums are determined based on age and salary, and are calculated at the time of enrollment with the vendor.
- 3) The AD&D benefit is determined by the following upon submission of a claim:
 - a. A claim must meet the following requirements to qualify for AD&D benefits:
 - The “loss” is caused directly by an accident
 - The “loss” occurs within 365 days after the accident
 - With respect to loss of life, is evidenced by Proof of Loss satisfactory to The Standard
 - With respect to all other losses, is certified by a Physician in the appropriate specialty as determined by The Standard
 - b. A loss could mean death or any of the dismemberment types listed below. For the firefighter example given during testimony, unless the cancer could somehow be tied to an accident and the death occurs within 1 year of that accident then that would likely not qualify for AD&D benefits.
- 4) Per last count, there are 873 employees enrolled in Supplemental Life, 456 in Spouse Life, 268 in Child Life and 8,234 in Basic AD&D.

Beth Fastiggi, DHR Commissioner

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