

Open Enrollment is October 13th – October 29th



How do I Change Life Insurance Coverage?

St. Luke’s Hospital provides basic term life insurance coverage for all full time and part time team members after 90 days of service. The coverage is provided at no cost to the team member.

Unum, St. Luke’s life insurance carrier, allows St. Luke’s team members to decrease, add, or increase their supplemental term life insurance up to four increments of their annual salary, if a full-time employee, and if a part-time employee, in increments of \$10k, \$20k, \$30k, or \$40k, during the open enrollment process. Changes may be made during open enrollment in Lawson Employee Self Service (ESS) for 2022 benefits.

Evidence of Insurability (EOI) will be required if you previously waived this coverage or are increasing more than 1 increment. EOI is required if you are adding the 4th increment. If EOI is required, your new life insurance amount will not be effective until UNUM has approved.

You may also add dependent life insurance coverage during open enrollment. You will need to enroll for benefits in ESS to make the election.

Team members may decrease supplemental life insurance during open enrollment or any time during the calendar year. Changes may be made during benefit open enrollment or in writing to the Benefits Office.

If you elect a change to life insurance during the open enrollment process, the change will be effective January 1, 2022. If no EOI is required, premiums will begin or change on the first paycheck in January. If EOI is required, then the new rate will change once UNUM has approved.

Still Need Help?



User ID and Password – Call 205-6100 ext. 4357

Assistance to Enroll Remotely – Call 205-6740 or Phone Assistance for Benefit Questions – Call 205-6016