



DEPARTMENT OF HUMAN RESOURCES

Alyssa Williamson
Chief Human Resources Officer

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Life Insurance Premium Change Effective July 1, 2026

Dear City of Alexandria Retiree,

I am writing to let you know of an upcoming change in the premium you will pay for your supplemental life insurance coverage. The City recently entered into a new contract with The Standard to continue to provide life insurance coverage to City employees and retirees. A review of the rates for this coverage resulted in an increase in the premium retirees pay for supplemental life insurance from \$0.56 to \$0.82 per \$1,000 of coverage.

Why is my premium changing?

Because the City's existing contract with The Standard ends on June 30, we recently requested proposals from life insurance carriers for a new contract beginning July 1. After a thorough review, we selected The Standard to continue to offer this coverage. The Standard adjusted rates for supplemental life insurance for both employees and retirees based on how much they paid out in benefits in prior years.

I have life insurance coverage for my dependents (spouse and/or child(ren) under age 26). Is the premium for that coverage changing too?

No, those premiums are not changing.

When will my premium for supplemental life insurance change?

The new premiums go into effect on July 1, 2026. For most retirees, the City withdraws premiums from your bank account on the 15th of each month. For those retirees, the new premium will be reflected in the premium withdrawal on July 15, 2026. If you pay premiums via a deduction from your pension payment, you will see the change in your July pension payment.

Will my premium change again next year?

No. The new premium is guaranteed to stay the same for three years.

Can I make a change to my life insurance coverage?

Yes. We understand that you may want to consider a change to your coverage given the increase in cost. You may choose to discontinue your supplemental and/or dependent life insurance coverage at any time, but note that this change is final and you will not be able to reinstate this coverage. Keep in mind that even if you cancel your supplemental and/or dependent life insurance coverage, your basic (City-paid) life insurance will remain in force, subject to applicable age reductions.

If you want to terminate coverage, please complete the enclosed form and return it to the Department of Human Resources at the address below.

I submitted a change to my life insurance coverage last month during the Open Enrollment for early retirees (those under age 65). Do I need to submit it again?

No. If you submitted a change already, you do not need to re-submit.

Is anything else about my coverage changing?

No. The amount of coverage you have remains the same. Your current designation of beneficiaries will remain in place.

Where can I get answers to questions about my coverage?

You may contact the Department of Human Resources Benefits Division:

By email: DHR.Benefits@alexandriava.gov

By mail: 2331 Mill Road, Room 301, Alexandria, VA 22314

By phone: 703.746.3777

Visit us online at <https://www.alexandriava.gov/human-resources/retirees-corner>

Please know that we are committed to continuing to offer reliable and affordable benefits to you. Thank you for your service to the City.

Regards,

A handwritten signature in cursive script that reads "Alyssa Williamson".

Alyssa Williamson
Chief Human Resources Officer