



WHAT'S CHANGING FOR 2027?

Permanent Life Insurance

Aflac permanent life continues for 2027.

STAYING THE SAME

The basic permanent life structure remains substantially the same.

EMPLOYEE

\$150,000

Up to, in \$25,000 increments

SPOUSE

\$50,000

Up to the lesser of \$50,000 or
50% of the employee election

CHILD

\$25,000

Child coverage

- **Guaranteed issue** for new hires
- **Portable** coverage
- Benefit reduces by **50% at age 70** or 10 years from certificate issuance

2027 PLAN HIGHLIGHTS

Available riders

- Child Term Life Insurance Rider
- Accidental Death Benefit Rider
- Waiver of Premium Benefit Rider
- Accelerated Benefit Rider

Rates are based on **age at issue** and **tobacco status**.



WHAT YOU NEED TO KNOW

Permanent life is designed to provide coverage that can **continue beyond your employment with Katy ISD**, subject to the policy provisions.



REMEMBER: YOU MUST ENROLL · 2027 Open Enrollment: **October 19 – November 2, 2026**. All current benefits end **Dec. 31, 2026** — enroll to have elected benefits effective **Jan. 1, 2027**.



This is a summary of benefit changes and highlights. Please refer to the 2027 Employee Benefits Guide and official plan documents for complete plan details.