



WHAT'S CHANGING FOR 2027?

Life & AD&D

The carrier and core coverage remain with OneAmerica.

STAYING THE SAME

PROVIDED BY KATY ISD AT NO COST TO YOU

\$20,000 + \$20,000

Basic Life

Basic AD&D

CARRIER

OneAmerica

Continues for 2027

EMPLOYEE VOLUNTARY LIFE

\$300,000

Up to, in \$10,000 increments

SPOUSE LIFE

\$10,000 / \$20,000 / \$35,000

Coverage options

CHILD LIFE

\$5,000

or \$10,000

The age-banded employee and spouse rates in the 2027 guide are **unchanged** from 2026.

2027 PLAN HIGHLIGHT



Voluntary Life & AD&D coverage is **portable/convertible upon separation of service** — it can go with you if you leave Katy ISD, subject to plan provisions.



WHAT YOU NEED TO KNOW

Even when your coverage isn't changing, Open Enrollment is a good time to review your **beneficiary information and life insurance needs**.



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.