



Income Protection

Basic Life and AD&D Insurance

<p>Benefit Highlights</p> <h3>City of Anaheim</h3>	
<p>What is Basic Life and AD&D Insurance?</p>	<p>All Active Employees (excluding below classes): Your employer sponsors 50% of a Basic Life and AD&D Insurance plan.</p> <p>Mayor and City Council: Your employer sponsors 50% of a Basic Life and AD&D Insurance plan.</p> <p>City Manager: You are responsible for 50% of the cost of this coverage on the first \$50,000, and 0% for amounts over \$50,000.</p> <p>Administrative and Executive Management: You are responsible for 50% of the cost of this coverage on the first \$50,000, and 0% for amounts over \$50,000.</p> <p>Professional, Middle Management and Supervisors: Your employer sponsors 50% of the cost of this coverage.</p> <p>Life Insurance pays your <i>beneficiary</i> (please see below) a benefit if you die while you are covered.</p> <p>This highlight sheet is an overview of your Basic Life and AD&D Insurance. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.</p>
<p>Why do I need Basic Life and AD&D Insurance?</p>	<p>Basic Life and AD&D Insurance provides affordable financial security for your loved ones, although when it comes down to it, contemplating some pretty unpleasant things is hard to do. But when you consider the fact that between 1995 and 1997, almost 40% of all deaths that occurred were people between the ages of 25 and 64¹, it's harder to ignore. Especially when your family depends on your income.</p> <p>¹Death Rates by Age, Sex and Race: 1970 to 1997, U.S. Census Bureau, Statistical Abstract of the United States, 1999, page 95.</p>
<p>Am I eligible?</p>	<p>You are eligible if you are a full time active Employee who works at least 40 hours per week on a regularly scheduled basis.</p>
<p>When can I enroll?</p>	<p>Enrollment in Supplemental Life Insurance begins 11/1/2009 and ends 11/30/2009. If you have not already done so, you must designate a beneficiary as described below.</p> <p>If you do not wish to participate in this coverage for yourself or your dependents, you must opt out of the coverage.</p>

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When is it effective?	Coverage goes into effect subject to the terms and conditions of the policy. Benefits will be effective 1/1/2010 or on the date as determined by the terms of your contract, whichever is later. You must be Actively at Work with your employer on the day your coverage takes effect.
Does my coverage reduce as I get older?	Your benefit will not be reduced. All coverage cancels at retirement.
AD&D Coverage	AD&D provides benefits due to certain injuries or death from an accident. The covered injuries or death can occur up to 365 days after that accident. The Insurance pays: <ul style="list-style-type: none"> • 100% of the amount of coverage you purchase in the event of accidental loss of life, two limbs, the sight of both eyes, one limb and the sight of one eye, or speech and hearing in both ears or quadriplegia. • 75% for paraplegia or triplegia (paralysis of three limbs). • One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia. • One-quarter (25%) for accidental loss of thumb and index finger of the same hand or uniplegia. Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage provided to you.
What is a beneficiary?	Your beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are covered by the policy. You must select your beneficiary when you complete your enrollment application; your selection is legally binding.
Are any resources available for beneficiaries?	Beneficiary Assist® provides grief, legal and financial counseling to beneficiaries. The Hartford offers this program <i>at no cost</i> to beneficiaries of any of its group life or accident policies. Services include: unlimited phone contact, assessment and action planning, up to five face-to-face sessions, referrals and more.
Spouse or Domestic Partner Supplemental Life Insurance	Your employer sponsors 50% of a Basic Life Insurance plan for your Spouse or Domestic Partner in the amount of \$10,000.
Child(ren) Basic Life Insurance	Your employer sponsors 50% of a Basic Life Insurance plan for your Dependent Child(ren). <ul style="list-style-type: none"> • Children must be unmarried and are covered from Live Birth to 21 years old or 25 years if they are a full-time student or meet certain other conditions. • Unmarried Children over age 21 may be covered if they are disabled and primarily dependent upon the Employee for financial support. • Children from Live Birth to 6 months are limited to a reduced benefit of \$500.

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<p>Can I keep my Life coverage if I leave my employer?</p>	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> • Converting your group Life coverage to your own individual policy (policies). • If you leave your employer, Portability is an option that allows you to continue your Life Insurance coverage. To be eligible, you must terminate your employment prior to Social Security Normal Retirement Age. This option allows you to continue all or a portion of your Basic Life Insurance under a separate Portability term policy. Portability is subject to a minimum of \$5,000 and a maximum of \$250,000 and does include coverage for your Spouse or Domestic Partner and Child(ren). To elect Portability, you must apply and pay the premium within 31 days of the termination of your Basic Life and AD&D Insurance. Evidence of Insurability will not be required. <p>Dependent Spouse or Domestic Partner Portability is subject to a maximum of \$50,000. Dependent Child Portability is subject to a maximum of \$10,000.</p>
<p>What is the Living Benefits Option?</p>	<p>If you are diagnosed as terminally ill with a 12 month life expectancy, you may be eligible to receive payment of a portion of your Life Insurance. The remaining amount of your Life Insurance would be paid to your beneficiary when you die.</p>

Important Details

As is standard with most term life Insurance, this Insurance coverage includes certain limitations and exclusions:

AD&D Insurance does not cover losses caused by or contributed to by:

<ul style="list-style-type: none"> • Sickness; disease; or any treatment for either; • Any infection, except certain ones caused by an accidental cut or wound; • Intentionally self-inflicted injury, suicide or suicide attempt; • War or act of war, whether declared or not; 	<ul style="list-style-type: none"> • Injury sustained while in the armed forces of any country or international authority; • Taking prescription or illegal drugs unless prescribed for or administered by a licensed physician; • Injury sustained while committing or attempting to commit a felony; • The injured person's intoxication.
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Other exclusions may apply depending upon your coverage. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.

This Benefit Highlights Sheet is an overview of the Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the Insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your Insurance coverage. In the event of any difference between the Benefit Highlights Sheet and the Insurance policy, the terms of the Insurance policy apply.

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