



Income Protection

Supplemental Life Insurance

<p>Benefit Highlights</p> <h3>City of Anaheim</h3>	
<p>What is Supplemental Life Insurance?</p>	<p>Supplemental Life Insurance is coverage that you pay for.</p> <p>Supplemental 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 Supplemental Life 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 Supplemental Life Insurance?</p>	<p>Supplemental Life 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 an active full time Employee who works 40 hours per week on a regularly scheduled basis. City Council members may work less than 40 hours per week.</p>
<p>When can I enroll?</p>	<p>You must elect coverage within 31 days of on the date as determined by the terms of your contract.</p>
<p>When is it effective?</p>	<p>Coverage goes into effect subject to the terms and conditions of the policy. Benefits will be effective on the date as determined by the terms of your contract. You must be Actively at Work with your employer on the day your coverage takes effect.</p>
<p>How much Supplemental Life Insurance can I purchase?</p>	<p>You can purchase Supplemental Life Insurance in increments of \$50,000.</p> <p>City Manager & Administrative and Executive Management: The maximum amount you can purchase cannot be more than the lesser of 7 times your annual Earnings or \$750,000 (of combined Basic and Supplemental Life Insurance coverage). Annual Earnings are defined in The Hartford's contract with your employer.</p> <p>All other Employee's: The maximum amount you can purchase cannot be more than the lesser of 7 times your annual Earnings or \$600,000 (of combined Basic and Supplemental Life Insurance coverage). Annual Earnings are defined in The Hartford's contract with your employer.</p>

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<p>Am I guaranteed coverage?</p>	<p>The guaranteed issue amount is the amount of Insurance that you may elect without providing evidence of insurability.</p> <p>You are eligible to enroll for coverage up to the guaranteed issue amount of \$250,000 <i>no medical information is required.</i></p> <p>You must provide evidence of insurability and be approved by The Hartford to receive coverage above the guaranteed issue amount. You may need to complete a Personal Health Application. These are available from The Hartford or your employer.</p>
<p>What is a beneficiary?</p>	<p>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.</p>
<p>Are any resources available for beneficiaries?</p>	<p>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. You will receive more details about Beneficiary Assist® once your enrollment for Supplemental Life Insurance is approved.</p>
<p>Are there other limitations to enrollment?</p>	<p>If you do not enroll within 31 days of your first day of eligibility, you will be considered a “late entrant.” Typically, late entrants must show evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required.</p>
<p>Spouse or Domestic Partner Supplemental Life Insurance</p>	<p>If you elect Supplemental Life Insurance for yourself, you may choose to purchase Spouse or Domestic Partner Supplemental Life Insurance in increments of \$25,000 to a maximum of \$250,000.</p> <p>Coverage cannot exceed 50% of the amount of your Employee /Supplemental Life Insurance coverage. You may not elect coverage for your Spouse or Domestic Partner if they are an active member of the armed forces of any country or international authority, or is already covered as an Employee under this policy.</p> <p>If your Spouse or Domestic Partner is confined in a hospital or elsewhere because of disability on the date his or her Insurance would normally have become effective, coverage (or an increase in coverage) will be deferred until that dependent is no longer confined and has performed all the normal activities of a healthy person of the same age for at least 15 consecutive days.</p> <p>Your Spouse or Domestic Partner is guaranteed coverage of up to \$50,000. Your Spouse or Domestic Partner must provide evidence of insurability and be approved by The Hartford to receive coverage above the guaranteed issue amount. Your Spouse or Domestic Partner may need to complete a <i>Personal Health Application</i>. These are available from The Hartford or your employer.</p>
<p>Does my coverage reduce as I get older?</p>	<p>Your benefit will not be reduced. All coverage cancels at retirement.</p>

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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 Life Insurance coverage 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. To elect Portability, you must apply and pay the premium within 31 days of the termination of your Life Insurance. Evidence of Insurability will not be required. <p>Dependent Spouse or Domestic Partner Portability is subject to a maximum of \$50,000.</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: Death by suicide (two years).

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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