



FINANCIAL PROTECTION FROM THE HARTFORD



Basic and Supplemental Life Insurance Benefit Highlights

<p>What is Basic and Supplemental Life insurance?</p>	<p>Your employer provides Basic Life Insurance at no cost to you. Your Supplemental Life Insurance is coverage that you pay for, in addition to any Basic Life Insurance that your employer may provide to you. Your Basic and Supplemental Life Insurance benefit is subject to a maximum of \$500,000. 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 and 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>Am I eligible?</p>	<p>You are eligible if you are an active employee who meets the full-time and if applicable, part-time requirements as determined by SVSU.</p>
<p>When can I enroll?</p>	<p>Enrollment in Supplemental Life Insurance is at date of hire or annual enrollment. As an eligible employee, you are automatically covered by Basic Life Insurance; you do not have to enroll. If you have not already done so, you must designate a beneficiary as described below.</p>
<p>When is it effective</p>	<p>Coverage goes into effect subject to the terms and conditions of the policy.</p>
<p>I already have Supplemental Life Insurance coverage; do I have to do anything?</p>	<p>If you are not changing the amount of your coverage, you do not have to do anything. If you want to enroll in Supplemental Life Insurance for the first time or increase your coverage (for yourself and your dependents or add coverage for dependents), you may need to provide evidence of insurability and be approved by The Hartford to receive coverage. You may need to complete a <i>Personal Health Application</i>. 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 for contributory coverage within 31 days of your first day of eligibility, you will be considered a “late entrant.” Typically, late entrants must need to show evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required.</p>
<p>Supplemental Life Insurance coverage for your dependents</p>	<p>You may choose to purchase Supplemental Life Insurance coverage for your spouse in the amount of \$10,000, \$25,000, \$50,000 or \$100,000.</p> <p>Your spouse may have a guaranteed coverage amount of \$25,000. Your spouse must provide evidence of insurability and be approved by The Hartford to receive coverage if they are a late entrant or you request coverage above the guaranteed amount. You may need to complete a <i>Personal Health Application</i> for your spouse. These are available from The Hartford or your employer.</p>

* The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies The Hartford Life and Accident Insurance Company, The Hartford Insurance Company, Hartford Fire Insurance Company and The Hartford Group Insurance Company.

Supplemental Life Insurance coverage for your dependents (continued)	<p>You may choose to purchase guaranteed Supplemental Life Insurance coverage for each child in the amount of \$5,000 or \$10,000— <i>no medical information is required</i>. You may not elect coverage for your child if your child is an active member of the armed forces of any country or international authority</p> <ul style="list-style-type: none"> • Children must be unmarried and less than 19 years or 25 years if they are a full-time student or meet certain other conditions • Children over age 19 are covered if they are disabled, unmarried or financially dependent. • Coverage is limited to \$1,000 from live birth to age 6 months.
Can I keep my Supplemental Life Insurance coverage if I leave my employer?	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> • Continuing your group Basic and Supplemental Life Insurance coverage if you leave your employer and go to another company (for yourself and your dependents). <p>AND/OR</p> <ul style="list-style-type: none"> • Converting your (and your dependents') group Basic and Supplemental Life Insurance to your (and your dependents') own individual policy (policies).
What is the Living Benefits Option?	<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>
Do I still pay my Supplemental Life Insurance premiums if I become disabled?	<p>If you become totally disabled before age 60 and your disability lasts for at least 6 months, your Supplemental Life Insurance premium may be waived.</p>

Important Details

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

- The amount of your coverage may be reduced when you reach certain ages.
- Death by suicide - two years (applies to contributory coverages only).

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 Basic and Supplemental Life 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.

Underwritten by:
The Hartford Life and Accident Insurance Company
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