



| Benefit Highlights | |
|---|--|
| Box Elder School District | |
| What is Basic and Supplemental Life Insurance? | Your employer provides, at no cost to you, Basic Life and AD&D Insurance in an amount equal to \$50,000 for Class 1, and \$30,000 for Class 2. Supplemental Life Insurance is coverage that you pay for. Life Insurance pays your <i>beneficiary</i> (please see below) a benefit if you die while you are covered. This highlight sheet is an overview of your Basic Life and AD&D Insurance 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. |
| Why do I need Life Insurance? | 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 64 ¹ , it's harder to ignore. Especially when your family depends on your income. ¹ Death Rates by Age, Sex and Race: 1970 to 1997, U.S. Census Bureau, Statistical Abstract of the United States, 1999, page 95. |
| Am I eligible? | You are eligible if you are an active full time or part time contracted Teacher, Administration Employee, or Contracted Classified Employee.. |
| How much Supplemental Life Insurance can I purchase? | You can purchase Supplemental Life Insurance in increments of \$5,000. The maximum amount you can purchase cannot be more than \$300,000, the minimum amount you can purchase cannot be less than \$20,000. |
| Basic 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 you purchase. Spouse and Dependent Children are not eligible for coverage under the Accidental Death and Dismemberment plan. |
| Am I guaranteed coverage? | The guaranteed issue amount is the amount of Insurance that you may elect without providing evidence of insurability. You are eligible to enroll for coverage up to the guaranteed issue amount of \$300,000 <i>no medical information is required</i> . 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. |
| What is Life Conversations? | Life Conversations is a comprehensive life planning program with tools, information and services you need to begin difficult life conversations with your family. Life conversations Includes Funeral Planning and Concierge Services, Estate Guidance, Beneficiary Assist and Travel Assistance. |
| Are there other limitations to enrollment? | If you do not enroll in Supplemental Life 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. |
| Spouse Supplemental Life Insurance | If you elect Supplemental Life Insurance for yourself, you may choose to purchase Spouse Supplemental Life Insurance in increments of \$5,000 to a maximum of \$200,000 and a minimum of \$10,000. Coverage cannot exceed 100% of the amount of your combined Employee Basic and Voluntary/Supplemental Life Insurance coverage. You may not elect coverage for your Spouse 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. Spouse premium rates are based on spouse's age. If your Spouse 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. Your Spouse is guaranteed coverage of up to \$75,000. Your Spouse must provide evidence of insurability and be approved by The Hartford to receive coverage above the guaranteed issue amount. Your Spouse may need to complete a <i>Personal Health Application</i> . These are available from The Hartford or your employer. |

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies: Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

**Expertise without equal.
Benefits without burden.**

Box Elder School District
Rev 06/08

| | |
|--|---|
| Child(ren) Supplemental Life Insurance | <p>If you elect Supplemental Life Insurance for yourself, you may choose to purchase Child(ren) Supplemental Life Insurance coverage in the amount(s) of \$5,000 or \$10,000 for each Child— no medical information is required. 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"> • If your dependent Child 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. • Children are covered from 1 Day to 26 years old • Children age 26 or older may be covered if they were disabled prior to attaining age 26. |
| Spouse Basic Life Insurance | Your employer provides, at no cost to you, Spouse Basic Life Insurance in an amount equal to \$10,000. |
| Child(ren) Basic Life Insurance | Your employer provides, at no cost to you, Child(ren) Basic Life Insurance in an amount equal to \$10,000 for each child— <i>no medical information is required</i> . Children are covered from 1 Day to 26 years old. |
| Does my coverage reduce as I get older? | Your benefit will be reduced by 35% at age 65, by 60% of the original amount at age 70, and by 75% of the original amount at age 75. All coverage cancels at retirement. |
| Can I keep my Life coverage if I leave my employer? | <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 Supplemental 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 Supplemental 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 and Child(ren). 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 Portability is subject to a maximum of \$50,000. Dependent Child Portability is subject to a maximum of \$10,000.</p> |
| What is the Living Benefits Option? | 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. |
| Do I still pay my Life Insurance premiums if I become disabled? | 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. The premium for your dependent's coverage will also be waived if you are disabled and approved for waiver of premium. |

Important Details

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

- Death by suicide (two years).

AD&D Insurance does not cover losses caused by or contributed 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. |
|--|---|

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.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies: Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.