



SUPPLEMENTAL LIFE AND AD&D INSURANCE BENEFIT HIGHLIGHTS

TAKE ADVANTAGE OF VOLUNTARY SUPPLEMENTAL LIFE AND AD&D INSURANCE OFFERED AT THE CITY

Supplemental Life and Accidental Death and Dismemberment (AD&D) insurance provides basic protection for your loved ones, if something happens to you, by offering coverage in case of an untimely death or if an accident destroys your income-earning ability.

Taking advantage of the City's group term Supplemental Life and AD&D Insurance coverage through The Hartford can be an important part of your financial security, and an affordable way to purchase the extra protection you and your family may need. Since deductions are taken directly from an employee's paycheck, you never have to worry about late payments or lapse notices.

The portability and conversion options allow for continued coverage that can help protect your family even if an employee or their spouse/domestic partner is no longer eligible for coverage under the City's group plan. Eligible members may apply to continue their coverage and pay premiums directly to The Hartford.

Eligible employees and/or their spouse/domestic partner may apply for Supplemental Life and AD&D Insurance coverage through the City. Forms are available on the City's [Life Insurance webpage](#).

This group term insurance policy with The Hartford includes certain limitations and exclusions, and you can access a copy of the certificate which details all provisions, limitations, and exclusions on the City's [Life Insurance webpage](#).

Refer to the following information to learn more about Supplemental Life and AD&D Insurance options and determine your coverage cost.

ELIGIBILITY

- ✓ **Employees** – All active Benefitted employees scheduled to work at least 1,040 hours per year.
- ✓ **Spouse/Domestic Partner** – The employee's spouse/domestic partner may apply for coverage even if the employee does not.
- ✓ **Children** – Either the covered employee or their covered spouse/domestic partner, but not both, may apply for child life coverage.

AMOUNT OF COVERAGE*

- ✓ Employees and/or their spouse/domestic partner may elect Supplemental Life from \$20,000 to \$500,000, in \$10,000 increments.
- ✓ AD&D coverage is available for employees and/or their spouse/domestic partner in an amount equal to their Supplemental Life Insurance.
- ✓ Child life coverage of \$5,000, \$7,500, or \$10,000 may be elected to cover eligible children from live birth up to age 26 years.

*Supplemental Life and AD&D benefits are reduced by 35% at age 70 and an additional 23% at age 75.

GUARANTEED ISSUE*

- ✓ Employees can elect up to \$150,000 of coverage without providing proof of good health during the initial eligibility period.
- ✓ An employee's spouse/domestic partner can elect up to \$30,000 of coverage without providing proof of good health during the initial eligibility period.
- ✓ Either the employee or spouse/domestic partner, but not both, can elect coverage for children without providing information about their child(ren)'s health.
- ✓ AD&D is available without having to provide proof of good health.

*Proof of good health is required for amounts over the Guaranteed Issue limits described here or if applying for Supplemental Life coverage more than 31 days after the initial eligibility period. When proof of good health is required, The Hartford will need to approve your application before coverage becomes effective.

VALUE-ADDED SERVICES/THE HARTFORD LIFE ESSENTIALS

- ✓ [The Hartford Life Essentials Funeral Concierge](#)
 - Tools that offer peace of mind before or after a loss.
 - Funeral planning
 - Funeral cost comparisons
 - Funeral home negotiations
 - Fast-tracked claims payments
 - 24/7 assistance
- ✓ [The Hartford Life Essentials EstateGuidance](#)
 - Online will preparation service tool to help you plan and protect your family's future.
 - Create a simple, legally binding will online
 - Receive online assistance from licensed attorneys
 - Gain access to additional estate planning documents and information
- ✓ [The Hartford Life Essentials Beneficiary Assist Counseling Services](#)
 - Professional support is available in the event of a loss or a terminal illness, including:
 - Assistance for estate and probate issues
 - Grief and emotional counseling
 - Certified Public Accountants and Financial Planners to assist with financial concerns
 - Licensed attorneys exclusively dedicated to telephone consultations and referral assistance to local attorney representation, if needed
- ✓ [The Hartford Life Essentials Travel Assistance & Identity Theft Support Service](#)
 - Feel safe and secure when traveling with added protections:
 - Emergency medical transport services
 - Medical assistance services
 - Identify theft support services
 - Wide range of additional travel assistance services

✓ [Ability Assist® Counseling Services](#)

- Unlimited 24/7 telephone access to experts and resources:
 - Face-to-face, telephonic, or virtual emotional counseling sessions
 - Financial concerns and information from Certified Public Accountants and Financial Planners
 - License attorneys exclusively dedicated to telephone consultations and referrals to local attorney representation, if needed

✓ [HealthChampionSM](#)

- Provides access to healthcare advocacy resource assistance, such as:
 - Unlimited telephone access to health care navigation support specialists
 - Administrative guidance and support on claims and billing issues
 - Clinical support or health concerns, preparation assistance for doctor visits, lab work, surgeries, and coordination of health care plan options

INSURANCE RATE INFORMATION

The cost is calculated based on the age of the employee or spouse/domestic partner on the December 31st immediately prior to the start of the plan's current policy year.

| Employee Supplement Life Insurance Rates | |
|--|--------------------------------------|
| Age | Monthly cost per \$1,000 of coverage |
| Under 25 | \$0.040 |
| 25-29 | \$0.043 |
| 30-34 | \$0.043 |
| 35-39 | \$0.060 |
| 40-44 | \$0.077 |
| 45-49 | \$0.119 |
| 50-54 | \$0.187 |
| 55-59 | \$0.349 |
| 60-64 | \$0.544 |
| 65-69 | \$1.063 |
| 70+ | \$1.241 |

| Spouse/Domestic Partner Supplemental Life Insurance Rates | |
|---|--------------------------------------|
| Age | Monthly Cost per \$1,000 of coverage |
| Under 25 | \$0.043 |
| 25-29 | \$0.051 |
| 30-34 | \$0.068 |
| 35-39 | \$0.077 |
| 40-44 | \$0.085 |
| 45-49 | \$0.136 |
| 50-54 | \$0.204 |
| 55-59 | \$0.366 |
| 60-64 | \$0.561 |
| 65-69 | \$1.088 |
| 70+ | \$1.088 |

| Accidental Death and Dismemberment (AD&D) Insurance Rates | |
|---|--------------------------------------|
| Coverage Type | Monthly cost per \$1,000 of coverage |
| Employee | \$0.03 |
| Spouse/Domestic Partner | \$0.03 |

| Children Life Insurance Rates (monthly cost for all eligible children) | |
|--|--------------|
| Coverage | Monthly Cost |
| \$5,000 | \$1.75 |
| \$7,500 | \$2.63 |
| \$10,000 | \$3.50 |

PREMIUM CALCULATOR

Follow the steps below to calculate the premium based on the amount of insurance you plan to elect.

| Supplemental Life Insurance | Employee | Spouse/DP | Children |
|---|----------|-----------|----------|
| Step 1: Enter the amount of coverage. | \$ | \$ | \$ |
| Step 2: Divide this number by \$1,000. | \$ | \$ | N/A |
| Step 3: Enter the rate from the table(s) above. | \$ | \$ | (C) |
| | | | \$ |
| Step 4: Multiply Step #2 by Step #3 | (A) | (B) | N/A |
| | | | |
| Step 5: Add (A), (B), and (C) for the total monthly premium. | \$ | | |

| AD&D Insurance | Employee | Spouse/DP |
|---|----------|-----------|
| Step 6: Enter the amount of coverage. | \$ | \$ |
| Step 7: Divide this number by \$1,000. | \$ | \$ |
| Step 8: Enter the rate from the table above. | \$ | \$ |
| Step 9: Multiply Step #7 by Step #8 for the total monthly premium. | \$ | \$ |

| | |
|--|----|
| Total Monthly Premium – Add Step 5 and Step 9 | \$ |
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Supplemental Life Insurance is provided through The Hartford®. This Benefit Highlights document explains the general policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policy holder.