



## Supplemental Life Insurance

Benefit Highlights

### Prince George's County Educators Association

<p><b>What is supplemental life insurance?</b></p>	<p>Supplemental life insurance is coverage that you pay for.</p> <p>Supplemental life insurance pays your beneficiary (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><b>Am I eligible?</b></p>	<p>You are eligible if you are an active full time teacher who works at least 30 hours per week on a regularly scheduled basis.</p>
<p><b>When can I enroll?</b></p>	<p>You can enroll up to the guarantee issue at any time. Any amounts over the guarantee issue would require evidence of insurability.</p>
<p><b>When is it effective?</b></p>	<p>Coverage goes into effect subject to the terms and conditions of the policy. You must be actively at work with your employer on the day your coverage takes effect.</p>
<p><b>How much supplemental life insurance can I purchase?</b></p>	<p>You can purchase supplemental life insurance in increments of \$25,000.</p> <p>The maximum amount you can purchase cannot be more than \$500,000. Annual earnings are as defined in The Hartford's contract with your employer.</p>
<p><b>Am I guaranteed coverage?</b></p>	<p>If you are newly eligible and elect an amount that exceeds the guaranteed issue amount of \$100,000, you will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you were previously eligible and are electing coverage for the first time or electing to increase your current coverage, you will need to provide evidence of insurability that is satisfactory to The Hartford before coverage can become effective.</p>
<p><b>What is a beneficiary?</b></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><b>Are there other limitations to enrollment?</b></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 may 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>

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

Prince George's County Educators Association Life NE-FS BHS  
00061891

Creation Date: 2/25/2016

Page 1 of 3

Version 11/12

Prepare today.  
Help protect tomorrow.

<p><b>Spouse supplemental life insurance</b></p>	<p>If you elect supplemental life insurance for yourself, you may choose to purchase spouse supplemental life insurance in increments of \$25,000, to a maximum of \$250,000.</p> <p>Coverage cannot exceed 100% of the amount of your employee voluntary/supplemental life insurance coverage. You may not elect coverage for your spouse if they are in active full-time military service or is already covered as an employee under this policy.</p> <p>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.</p> <p>If you are newly eligible and elect an amount that exceeds the guaranteed issue amount of \$25,000, your spouse will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you were previously eligible and are electing coverage for the first time or electing to increase your current coverage, you will need to provide evidence of insurability that is satisfactory to The Hartford before coverage can become effective.</p>
<p><b>Child(ren) supplemental life insurance</b></p>	<p>If you elect supplemental life insurance for yourself, you may choose to purchase child(ren) supplemental life insurance coverage in increments of \$5,000, to a maximum of \$10,000 for each child – no medical information is required.</p> <ul style="list-style-type: none"> <li>• If your dependent child(ren) 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.</li> <li>• Your child(ren) must be at least 15 days but not yet age 19 to be covered.</li> <li>• Child(ren) age 26 or older may be covered if they were disabled prior to attaining age 26.</li> <li>• Child(ren) at least 15 days but not yet age 6 months are limited to a reduced benefit of \$1,000.</li> </ul>
<p><b>Does my coverage reduce as I get older?</b></p>	<p>benefits reduce 35% @ age 65, 50% of Original Amount @ age 70. All coverage cancels at retirement.</p>
<p><b>Can I keep my Life coverage if I leave my employer?</b></p>	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> <li>• Converting your group life coverage to your own individual policy (policies).</li> </ul>
<p><b>What is the living benefits option?</b></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:

- the amount of your coverage may be reduced when you reach certain ages.
- 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.