Benefit Highlights

Hillsborough Community College

What is Supplemental Life Insurance?

Supplemental Life Insurance is coverage that you pay for.

Supplemental Life Insurance pays your beneficiary (please see below) a benefit if you die while you are covered.

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.

Why do I need Supplemental Life Insurance?

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.


Am I eligible?

You are eligible if you are an active full time employee who works at least 37.5 hours per week on a regularly scheduled basis.

When can I enroll?


When is it effective?

Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than 7/1/2009 or first of the month following date of hire. You must be Actively at Work with your employer on the day your coverage takes effect.

How much Supplemental Life insurance can I purchase?

You can purchase Supplemental Life Insurance in increments of 1 times your annual Earnings up to 5 times your annual Earnings.

The maximum amount you can purchase cannot be more than the lesser of 5 times your annual Earnings or $650,000. Annual Earnings are as defined in The Hartford’s contract with your employer.

Am I guaranteed coverage?

If you elect an amount that exceeds the guaranteed issue amount of the lesser of 3 times your annual Earnings or $525,000, you will need to provide evidence of good health that is satisfactory to The Hartford before the excess can become effective.

Underwritten by Hartford Life and Accident Insurance Company. 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, reductions of benefits and terms under which the policies may be continued in force or discontinued.

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Rev 03/08
### What is a beneficiary?

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.

### Are any resources available for beneficiaries?

Beneficiary Assist® provides grief, legal and financial counseling to beneficiaries. The Hartford offers this program at no cost 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.

### Are there other limitations to enrollment?

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.

This coverage, like most group benefit insurance, requires that a certain percentage of eligible employees participate. If that group participation minimum is not met, the Insurance coverage that you have elected may not be in effect.

### Spouse/Domestic Partner Supplemental Life Insurance

If you elect Supplemental Life Insurance for yourself, you may choose to purchase Spouse/Domestic Partner Supplemental Life Insurance in the amount(s) of $25,000.

Coverage cannot exceed 50% of the amount of your Employee Voluntary/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.

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.

This coverage is offered without requiring you to provide evidence of good health.

### Child(ren) Supplemental Life Insurance; including Dependents of Domestic Partners

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 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.

- 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.
- Child(ren) must be unmarried and are covered from Live Birth to 19 years old or 25 years if they are a full-time student or meet certain other conditions.
- Unmarried Child(ren) over age 19 may be covered if they are disabled and primarily dependent upon the Employee for financial support.
- Child(ren) from Live Birth to 6 months are limited to a reduced benefit of $500.

### Does my coverage reduce as I get older?

Benefits are reduced by 33% at age 70 and 50% at age 75. All coverage cancels at retirement.

### Can I keep my Life coverage if I leave my employer?

Yes, subject to the contract, you have the option of:

- Converting your group Life coverage to your own individual policy (policies).
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 65 and your disability lasts for at least 6 months, your 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. Coverage for your dependents will end if the policy terminates.

Important Details

As is standard with most term life Insurance, this Insurance coverage includes 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.