



Employee Basic Life Insurance

Benefit Highlights City of Tucson	
What is basic life insurance?	<p>Your employer provides, at no cost to you, basic life insurance in an amount equal to 1 times your annual earnings to a maximum of \$50,000. 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 basic 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>
Am I eligible?	<p>You are eligible if you are an active Permanent or Appointed employee who works at least 30 hours or more per week; Active Permanent or Appointed employees who are scheduled to work 20-29 hours per week as of June 30, 2017; Elected Officials; and Intermittent employees, who over the course of the City's designated 12-month look-back period, worked or were credited with on average, 30 or more hours of service per week.</p>
When can I enroll?	<p>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>
When is it effective?	<p>Coverage goes into effect subject to the terms and conditions of the policy.</p>
Benefit Reductions	<p>Your benefit will reduce by 50% at age 70. All coverage cancels at retirement.</p>
What is a beneficiary?	<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>
Dependent basic life insurance	<p>Your employer provides, at no cost to you, dependent basic life insurance in the amount(s) of \$5,000 for your spouse and \$5,000 for each child. You must elect this coverage in order to be enrolled, as defined in your group policy. This coverage is offered to your spouse and child(ren) without requiring them to provide evidence of good health.</p> <ul style="list-style-type: none"> • Your child(ren) must be at least 15 days but not yet age 26 to be covered. • Child(ren) age 26 or older may be covered if they were disabled prior to attaining age 26 and meet your employer's eligibility guidelines. • Child(ren) at least 15 days but not yet age 6 months are limited to a reduced benefit of \$100.

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Page 1 of 2
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Prepare today.
Help protect tomorrow.

<p>Can I keep my life coverage if I leave my employer?</p>	<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).
<p>What is the Living Benefits Option?</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.

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.