



Employee Supplemental Life Insurance

Benefit Highlights City of Tucson	
What is supplemental life insurance?	<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>
Am I eligible?	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.
When can I enroll?	You can enroll during your specified enrollment period or within the completion of your eligibility waiting period as stated in your group policy.
When is it effective?	Coverage goes into effect subject to the terms and conditions of the policy.
How much supplemental life insurance can I purchase?	<ul style="list-style-type: none"> • Option 1: You may purchase coverage in increments of 2 times your annual earnings. The maximum amount you can purchase cannot be more than \$100,000. • Option 2: You may purchase coverage in increments of 4 times your annual earnings. The maximum amount you can purchase cannot be more than \$200,000. • Option 3: You may purchase coverage in increments of 6 times your annual earnings. The maximum amount you can purchase cannot be more than \$300,000. <p>Annual earnings are as defined in The Hartford's contract with your employer.</p>
I already have supplemental life insurance coverage; do I have to do anything?	If you take no action, your coverage and coverage for your eligible dependents will automatically continue with The Hartford subject to the terms of the contract.
Am I guaranteed coverage?	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.
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.

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Are there other limitations to enrollment?	If you do not enroll when you're first eligible, 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.
Spouse Supplemental Life Insurance	<p>You may choose to purchase spouse supplemental life insurance in increments of \$7,500, to a maximum of \$22,500.</p> <p>You may not elect coverage for your spouse if your spouse is already covered as an employee or retiree under this policy.</p> <p>If you were previously eligible and are electing coverage for the first time or electing to increase your spouse's current coverage, your spouse will need to provide evidence of insurability that is satisfactory to The Hartford before coverage can become effective.</p>
Does my coverage reduce as I get older?	Your benefit will reduce by 35% at age 65, 50% at age 70 and 30% 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 life insurance coverage. Please see your eligibility as defined in the Hartford contract with your employer. If you're 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 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.</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 life insurance premium may be waived.

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.