



Basic and Supplemental Life & AD&D Insurance Benefit Highlights Hamline University

	This highlight sheet is an overview of your Basic and Supplemental Life and AD&D Insurance. Refer to the certificate of insurance for a detailed explanation of your coverage.
What is Basic Life and AD&D Insurance?	Hamline provides eligible employees with Basic Life and AD&D Insurance both in an amount equal to 2 times basic annual earnings, to a maximum of \$500,000. Eligibility for the employer-paid Basic Life and AD&D benefit is a minimum of 30 hours per week (or .75 full-time equivalency) on a regularly scheduled basis.
What is Supplemental Life and AD&D Insurance?	Supplemental Life and AD&D Insurance is coverage that you pay for, in addition to the Basic Life & AD&D Insurance that Hamline may provide to you. Eligibility for Supplemental Life and AD&D benefit is a minimum of 20 hours per week (or .5 full-time equivalency) on a regularly scheduled basis.
What is the difference between "Life" and "AD&D" Insurance?	Life Insurance pays your beneficiary a benefit if you die for any reason while you are covered by the policy, except those excluded in the Certificate of Insurance. Accidental Death and Dismemberment insurance (AD&D) pays your beneficiary a death benefit if you die due to a covered accident while you are insured. It also pays you a benefit for certain accidental injuries.
Employee Supplemental Coverage	You can purchase Supplemental Life and AD&D Insurance each in \$10,000 increments, up to 5 times your annual salary (to a maximum of \$500,000). You may purchase AD&D coverage regardless of whether you purchase Life coverage.
Guaranteed Issue Amount	Employee Supplemental Life Guaranteed Issue = \$200,000. The guaranteed issue amount is the amount of insurance that you may elect without providing evidence of good health. An amount of life insurance up to \$200,000 will be issued on a guaranteed basis if you elect coverage within 31 days of initial eligibility. If you enroll after this period, evidence of good health will be required for all coverage amounts. Evidence of good health is not required on AD&D insurance.
Spouse or Domestic Partner Coverage and Dependent Child Coverage	You may also purchase coverage on the lives of your spouse or domestic partner and your dependent children. In order to purchase Life and AD&D coverage for your dependents, you must buy Supplemental coverage for yourself. Both domestic partners are required to sign Hartford's Affidavit of partnership. Spouse or Domestic Partner Coverage: Increments of \$5,000, to a maximum of \$250,000, not to exceed 50% of employee election. Spouse Guaranteed Issue = \$50,000. Child Coverage: Increments of \$2,000, to a maximum of \$10,000. Child Guaranteed Issue = \$10,000. The maximum death benefit for children between the ages of live birth-6 months = \$1,000.
Eligibility Date	Your initial eligibility date is the first of the month following (or concurrent with) your date of hire (or the date you first become eligible due to an increase in your work hours).
When can I enroll?	If you do not enroll in Supplemental Life Insurance within 31 days of your first day of eligibility, you will be considered a "late entrant." Late entrants must show evidence of good health and may be responsible for the cost of physical exams or other associated costs if they are required. You can apply for coverage once a year, during Hamline's annual enrollment period.
Can I increase my coverage level after I initially enroll?	During Hamline's annual enrollment period current enrollees may increase their coverage by two increments without evidence of good health, up to the guaranteed issue amounts (employee coverage may increase up to \$20,000, spouse coverage up to \$10,000, not to exceed the maximum benefit amounts).
How do I provide evidence of good health?	Complete Hartford's Personal Health Application and submit this with your coverage election.
Benefit Reductions	35% at ages 65, 70 and 75; 25% at ages 80, 85, 90 and 95.

	Life and AD&D Highlights – continued:
<p>Can I keep my coverage if I leave my employer?</p> <p>Portability</p>	<p>If you leave your employer, Portability is an option that allows you and/or your dependents to continue your Basic and Supplemental Life insurance coverage. To be eligible, you must terminate your employment prior to the Social Security definition of retirement age (age 65 or older based on your year of birth) and you and/or your dependents must be porting a minimum of \$5,000. The option allows you and/or your dependents to continue all or a portion of your Basic and Supplemental Life Insurance under a separate Portability term policy with rates that are similar, but not identical, to the rates you pay under this program. Portability is subject to a maximum of \$250,000. To elect Portability, you must apply and pay the premium within 31 days of the termination of your Supplemental Life Insurance. Proof of good health will not be required. If you elect to continue coverage under the Portability provision, you will no longer be eligible for the Waiver of Premium provision.</p>
<p>Conversion Privilege</p>	<p>If your coverage terminates, the plans Conversion Privilege allows you and your dependents to convert all or a portion of your group coverage to an individual policy from Hartford Life. The conversion amount will depend on the reason coverage is terminating. You must request conversion and pay the required premium within 31 days of the date your insurance ends. No evidence of good health will be required.</p>
<p>Living Benefits Option</p>	<p>Should you or your dependents be diagnosed as terminally ill with a 12-month life expectancy, the Living Benefits Option allows you to receive an accelerated payment of a portion of the life insurance. The option is available to individuals with at least \$10,000 in group coverage from Hartford Life, subject to any maximum age limit described in your booklet. You may request a minimum accelerated payment of \$3,000 up to a maximum of 80% of your coverage not to exceed \$500,000. Funds are paid directly to you, with no policy restrictions on how you use them. The remaining benefit is then payable to the beneficiary.</p>
<p>Waiver of Premium</p>	<p>This provision applies if you become totally disabled before age 60 and your disability lasts for at least 9 months. You must provide proof of your condition within one year of your last day of work and once we approve, your coverage will continue without payment of premium up to Normal Retirement Age, as long as you remain totally disabled. Payment of premium is required until waiver is approved by Hartford Life.</p>
<p>What does AD&D cover?</p>	<p>You may receive benefits due to certain injuries or death from an accident. The covered injuries or death can occur up to 365 days after that accident. The insurance pays</p> <ul style="list-style-type: none"> ● 100% of the amount of coverage you purchase in the event of accidental loss of life, two limbs, the sight of both eyes, one limb and the sight of one eye, or speech and hearing. ● One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing. ● One-quarter (25%) for accidental loss of thumb and index finger of the same hand. <p>Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage you purchase. The certificate of insurance includes definitions, a complete list of covered losses and other enhancements and benefits.</p>
<p>What is a beneficiary?</p>	<p>Your beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are insured. You must select your beneficiary when you complete your enrollment application; your selection is legally binding.</p>
<p>Are any resources available for beneficiaries?</p>	<p>Beneficiary Assist® provides grief, legal and financial counseling to beneficiaries. The Hartford offers this program <i>at no cost</i> 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.</p>
<p>Are there other limitations and exclusions to the coverage?</p>	<p>If your spouse/domestic partner or 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. You may not elect coverage for your spouse/domestic partner if your spouse/domestic partner is covered as an employee under this policy.</p> <p>To qualify, children must be unmarried and at least 1 day old, but less than 19 years (or 26 years if a full-time student). Also, unmarried children over the age of 19 who are disabled may be eligible if certain conditions are met. Evidence of Insurability (completing a Personal Health Application) is not required on Dependent Children.</p> <p>Death by suicide (two years) – applies to the Supplemental only.</p>

Exclusions, continued:

AD&D Insurance does not cover losses caused by or contributed by causes:

- Sickness; disease; or any treatment for either;
- Any infection, except certain ones caused by an accidental cut or wound;
- Intentionally self-inflicted injury, suicide or suicide attempt;
- War or act of war, whether declared or not
- Injury sustained while in the armed forces of any country or international authority;
- Taking prescription or illegal drugs unless prescribed for or administered by a licensed physician;
- Injury sustained while committing or attempting to commit a felony
- The injured person's intoxication.

Benefit Costs: These are current rates; future rates may differ.

BASIC LIFE AND AD&D: Paid by Hamline.

SUPPLEMENTAL LIFE - Please refer to the age chart below to find the monthly rate for coverage. Your cost will increase as you or your spouse or partner reach a higher age bracket. Multiply your rate times the # of units of coverage (as shown in the cost calculation section below).

Age	Employee per \$10,000	Spouse per \$5,000	Age	Employee per \$10,000	Spouse per \$5,000
Under 30	.40	.20	55-59	5.40	2.70
30-34	.50	.25	60-64	7.20	3.60
35-39	.80	.40	65-69	11.60	5.80
40-44	1.20	.60	70-74	20.50	10.25
45-49	2.00	1.00	75+	35.00	17.50
50-54	3.40	1.70			

CHILD LIFE: The monthly rate is \$.36 per \$2,000, to a maximum of \$10,000 (for any number of children).

SUPPLEMENTAL AD&D: \$.30 per \$10,000 for employee, \$.15 per \$5000 for spouse, and \$.06 per \$2000 for child coverage.

Cost Calculation Section: Choose the amount of coverage you desire, divide by the increment amount to determine the # of units, then multiply units by the rate, using the rates from the chart above.

	Elected Life Coverage Amount		Increment		Life Rate		Monthly Cost
You:	_____	÷	\$10,000 increment	X	_____	=	_____
	(elect amounts of \$10,000)						
Spouse:	_____	÷	\$ 5,000 increment	X	_____	=	_____
	(elect amounts of \$5,000)						
Child:	_____	÷	\$ 2,000 increment	X	.36	=	_____
	(elect amounts of \$2,000)						
Your cost per month for all Supplemental Life coverages =							_____

	Elected AD&D Coverage Amount		Increment		AD&D Rate		Monthly Cost
You:	_____	÷	\$10,000 increment	X	.30	=	_____
	(elect amounts of \$10,000)						
Spouse:	_____	÷	\$ 5,000 increment	X	.15	=	_____
	(elect amounts of \$5,000)						
Child:	_____	÷	\$ 2,000 increment	X	.06	=	_____
	(elect amounts of \$2,000)						
Your cost per month for all Supplemental AD&D coverages =							_____

This Benefit Highlights Sheet is an overview of the Basic and Supplemental Life and AD&D 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.