Group Benefits from The Hartford

Basic Life and AD&D Insurance

Benefit Highlights

Northwest Missouri State University

What is basic life and AD&D insurance?	Your employer provides, at no cost to you, basic life and AD&D insurance in an amount equal to 1 times your annual earnings, rounded to the next higher $1,000, to a maximum of $150,000. 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 basic life and AD&D insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.
Am I eligible?	You are eligible if you are an active full time employee, excluding presidents, who works at least 30 hours per week on a regularly scheduled basis.
When can I enroll?	As an eligible employee, you are automatically covered by basic life and AD&D insurance; you do not have to enroll. If you have not already done so, you must designate a beneficiary as described below. Enrollment for your spouse and child(ren) begins 10/1/2016 and ends 10/31/2016.
When is it effective?	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.
Benefit Reductions	Your benefits will reduce by 35% at age 70, 55% of original amount at age 75 and 70% of original amount at age 80. All coverage cancels at retirement.
AD&D Coverage	AD&D provides 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: • 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 in both ears or quadriplegia. • 75% for paraplegia or triplegia (paralysis of three limbs). • One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia. • One-quarter (25%) for accidental loss of thumb and index finger of the same hand or uniplegia. Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage you purchase.

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Prepare today.
Help protect tomorrow.

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.
Dependent basic life and AD&D insurance	You may elect dependent basic life and AD&D insurance in the options listed below. Should you choose to enroll you are responsible for the cost of the coverage. • Option 1: Coverage amounts of $10,000 for your spouse and $5,000 for your child(ren). • Option 2: Coverage amounts of $20,000 for your spouse and $10,000 for your child(ren). Coverage for your spouse may not exceed 100% of your basic life and AD&D insurance coverage. This coverage is offered to your spouse and child(ren) without requiring them to provide evidence of insurability. • Child(ren) must be unmarried and their age must be from live birth but not yet age 26. • Unmarried children who are primarily dependent upon the employee are covered from live birth until 26 years old. • Unmarried children over age 26 may be covered if they are disabled and primarily dependent upon the employee for financial support.
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). • If you leave your employer, portability is an option that allows you to continue your life insurance coverage. To be 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 $150,000 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. Dependent spouse portability is subject to a maximum of $20,000. Dependent child(ren) portability is subject to a maximum of $10,000.
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. 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 certain limitations and exclusions:

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

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

• 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.

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.