

Jefferson County Commission
2017 Annual Open Enrollment
Hartford Life Benefit Highlight Handout

Beneficiary Designation: It is recommended that you complete an updated Beneficiary Designation Form annually OR with each Significant Life Occurrence.

Your Beneficiary Designation will be for all Hartford Coverage Plans you are enrolled.

(The Beneficiary for the Spouse & Child Life Plans are automatically assigned to the Employee)

This handout & the plan Benefit Summary provide an overview of the insurance being offered & is provided for illustrative purposes only. Refer to the Policy Certificate Booklet for the full description of provisions, terms, limitations, and exclusions of your insurance coverage. You may request an emailed or paper copy of the Policy Certificate Booklet from Sally Gran.

Supplemental Life	<p>-For Open Enrollment, You have the allowance to Elect or Increase existing Supplemental Life coverage if you had declined at the group enrollment last year or when you were first eligible as a new hire employee.</p> <p>-Refer to the Plan Guidelines for the Guarantee Issue and Maximum Amounts listed in the Benefit Plan Benefit Summary.</p> <p>-A Completed Enrollment Form and Evidence of Insurability Packet IS REQUIRED & can be requested from Sally Gran.</p> <p>-Reminder: Child Supplemental Life coverage terms at the end of the month of the 19th birthday OR at end of the month of the 26th birthday if the child continues as a Full-Time Student as defined under the Plan Guidelines. (Minimum of 12 course credits hrs per semester; Active Military does NOT qualify)</p> <p>-It is the employee's responsibility to notify Sally Gran for payroll deduction changes if your enrolled child no longer meets the eligibility requirements to continue coverage.</p>
Conversion	<p>-The Employer Paid Basic Life Benefit (not AD&D) has the allowance for Conversion, but NOT Portability.</p> <p>-Conversion Premiums are calculated by your age at the time of Conversion and are determined by the Carrier. Conversion is the ONLY option if you are over the SSNRA (Social Security Normal Retirement Age).</p> <p>-There is Conversion allowance as long as at least 1 month of active coverage time period has been satisfied for both plans.</p>
Portability	<p>-The Employee Paid Supplemental Life Benefit has the allowance for both Conversion & Portability.</p> <p>-For Dep Child reaching the dependent age maximum, the Portability feature is NOT available.</p> <p>-To be eligible for Portability, the employee needs to have a qualifying event termination PRIOR to the SSNRA (Social Security Normal Retirement Age).</p> <p>-Employees are offered the option to continue 50%, 75%, or 100% of the amount of life insurance being terminated up to the maximum amounts. Premium Rates are determined by the Carrier.</p>
Living Benefits Option	<p>-(Accelerated Benefit) allows a percentage of the Life Benefit to pay out for a Terminal Illness with a 12 month life expectancy. This provision is applicable for the Insured under Age 60.</p>
Military Duty Absence	<p>-If the employee, spouse, child enrolled on the Hartford Life plans enters active full-time military service, coverage may be continued for up to, but no longer than 12 Weeks.</p>
Hartford Customer Service Assistance	<p>Toll Free 1-800-523-2233. Inform the Representative answering your call that you are an Employee of Jefferson County Commission, Policy # 876205</p>