

# Jefferson County Commission

## 2021 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)

**The Beneficiary Designation Form is available on the County's website in the "County Employee Benefits" section.**

**It is recommended that you complete, sign, & date a new Beneficiary Designation form ANNUALLY to be current with any life event occurrences.**

**This handout & the plan Benefit Summary provide an overview of the insurance offered & is provided for illustrative purposes only. Refer to the Policy Certificate Booklet for the full description of provisions, limitations, and exclusions of your insurance coverage.**

<b>Supplemental Life</b>	<p>-<b>For Open Enrollment</b>, you have the allowance to Elect or Increase existing Supplemental Life coverage if you had declined at the group enrollment or when you were first eligible as a new hire employee.</p> <p>-<b>Refer to the Plan Guidelines</b> for the Guarantee Issue and Maximum Amounts listed in the Benefit Plan Benefit Summary.</p> <p>-A <b>Completed Enrollment Form and Evidence of Insurability Packet IS REQUIRED</b> &amp; can be requested from HR/Payroll.</p> <p>-Reminder: Child Supplemental Life coverage terms at the end of the month of the 19<sup>th</sup> birthday OR at the end of the month of the 26<sup>th</sup> 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>-<b>It is the employee's responsibility to notify HR/Payroll for payroll deduction changes if your enrolled child no longer meets the eligibility requirements to continue coverage.</b></p>
<b>Conversion</b>	<p>-The Employer Paid Basic Life Benefit (not AD&amp;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. <b>Conversion is the ONLY option if you are over the SSNRA (Social Security Normal Retirement Age).</b></p> <p>-There is a Conversion allowance if coverage has been in force for at least 1 month of active coverage for the Life plans.</p>
<b>Portability</b>	<p>-The Employee Paid Supplemental Life Benefit has the allowance for both Conversion &amp; 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 <b>PRIOR to the SSNRA (Social Security Normal Retirement Age).</b></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>
<b>Living Benefits Option</b>	<p>-(<b>Accelerated Benefit</b>) 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>
<b>Military Duty Absence</b>	<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>
<b>Hartford Customer Service Assistance</b>	<p><b>Toll Free 1-800-523-2233. Inform the Representative answering your call that you are an Employee of Jefferson County Commission and reference the Policy # 876205.</b></p>