

**Jefferson County Commission**  
**2023-2024 Plan Year 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><b>-Reminder: Child Supplemental Life</b> 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>