### 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.

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### Suppemental Life

- **For Open Enrollment**, 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.
- Refer to the Plan Guidelines for the Guarantee Issue and Maximum Amounts listed in the Benefit Plan Summary.
- A Completed Enrollment Form and Evidence of Insurability Packet IS REQUIRED & can be requested from HR/Payroll.

  **Reminder: Child Supplemental Life** coverage terms at the end of the month of the 19th birthday OR at the 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)

- 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.

### Conversion

- The Employer Paid Basic Life Benefit (not AD&D) has the allownce for Conversion, but NOT Portability.
- 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).
- There is a Conversion allowance if coverage has been in force for at least 1 month of active coverage for the Life plans.

### Portability

- The Employee Paid Supplemental Life Benefit has the allowance for both Conversion & Portability.
- For Dep Child reaching the dependent age maximum, the Portability feature is NOT available.

  - To be eligible for Portability, the employee needs to have a qualifying event termination **PRIOR to the SSNRA** (Social Security Normal Retirement Age).
  
  - 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.

### Living Benefits Option

- **(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.

### Military Duty Absence

- 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.

### Hartford Customer Service Assistance

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.