



Income Protection

Supplemental Life and AD&D Insurance

Benefit Fact Sheet for:

City of Lincoln, Nebraska

Eligibility	You are eligible if you are an active full time Employee who works on a regularly scheduled basis.
Coverage Effective Date	Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than As stated in your booklet. You must be Actively at Work with your employer on the day your coverage takes effect.
Enrollment Period	You must elect coverage within 31 days of your eligibility waiting period which is As stated in your booklet.
Benefit Amount	<p>You can purchase Supplemental Life and AD&D Insurance in increments of \$10,000.</p> <p>The maximum amount you can purchase cannot be more than the lesser of 5 times your annual Earnings or \$500,000. Annual Earnings are as defined in The Hartford's contract with your employer.</p>
AD&D Coverage	<p>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:</p> <ul style="list-style-type: none"> • 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. <p>Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage you purchase.</p>
Guaranteed Issue Amount	<p>You are eligible to enroll for coverage up to the guaranteed issue amount of the lesser of \$250,000 or 5 times your annual Earnings - <i>no medical information is required</i>.</p> <p>You must provide evidence of insurability and be approved by The Hartford to receive coverage above the guaranteed issue amount. You may need to complete a <i>Personal Health Application</i>. These are available from The Hartford or your employer.</p>

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Benefits without burden.SM**

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Benefit Reductions	By 35% at the age of 70, 55% at age 75, 70% at age 80, 80% at age 85, 85% at age 90. All coverage cancels at retirement.
Spouse Supplemental Life and AD&D Insurance	<p>If you elect Supplemental Life and AD&D Insurance for yourself, you may choose to purchase Spouse Supplemental Life and AD&D Insurance in increments of \$1,000, to a maximum of \$100,000.</p> <p>Coverage cannot exceed 50% of the amount of your Employee Voluntary/Supplemental Life Insurance coverage. You may not elect coverage for your Spouse if they are an active member of the armed forces of any country or international authority, or is already covered as an Employee under this policy.</p> <p>Your Spouse is guaranteed coverage of up to \$50,000. Your Spouse must provide evidence of insurability and be approved by The Hartford to receive coverage above the guaranteed issue amount. Your Spouse may need to complete a <i>Personal Health Application</i>. These are available from The Hartford or your employer.</p>
Child(ren) Supplemental Life and AD&D Insurance	<p>You may choose to purchase Child(ren) Supplemental Life and AD&D Insurance coverage in increments of \$1,000 to a maximum of \$10,000 for each Child— <i>no medical information is required</i>. You may not elect coverage for your Child if your Child is an active member of the armed forces of any country or international authority.</p> <ul style="list-style-type: none"> • Child(ren) must be unmarried and are covered from 2 weeks to 19 years old or 24 years if they are a full-time student or meet certain other conditions. • Unmarried child(ren) over age 19 may be covered if they are disabled and primarily dependent upon the Employee for financial support.
Conversion	You have the option of converting your group Life coverage to your own individual policy (policies).
Portability	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 \$250,000 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.
Living Benefits Option	If you are diagnosed as having a terminal illness with a 12 month life expectancy, the Living Benefits Option allows you to receive an accelerated payment of a portion of your life Insurance. The option is available to individuals with at least \$10,000 in group coverage from The Hartford and is subject to a maximum age limit of 60. You may request a minimum accelerated payment of \$3,000 up to a maximum of 80% of your coverage not to exceed \$500,000. Funds are paid directly to you, with no policy restrictions on how you use them. The remaining benefit is then payable to your beneficiary.
Waiver of Premium	This provision applies if you become totally disabled before 60 and your disability lasts for at least 9 months. You must provide proof of your condition within one year of your last day of work and once we approve, your coverage will continue without payment of premium up to Social Security Normal Retirement Age, as long as you remain totally disabled. 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. Payment of premium is required until waiver is approved by The Hartford.

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Limitations and Exclusions

As is standard with most term life Insurance plans, death by suicide is covered only after the employee has been insured for two years. Therefore, if death results from suicide, no benefit will be payable for any Life coverage that became effective within two years of the date of death.

Other exclusions may apply depending upon your coverage. Refer to your policy.

This Benefit Fact 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 Fact Sheet and the Insurance policy, the terms of the Insurance policy apply.

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