



**THE  
HARTFORD**

**Basic Life and AD&D Insurance**

Benefit Highlights

**College of Menominee Nation**

<p><b>What is Basic Life and AD&amp;D Insurance?</b></p>	<p>Your employer provides, at no cost to you, Basic Life and AD&amp;D Insurance in an amount equal to 1 times your annual Earnings to a maximum of \$100,000. Life insurance pays your beneficiary (please see below) a benefit if you die while you are covered.</p> <p>This highlight sheet is an overview of your Basic Life and AD&amp;D Insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p>
<p><b>Am I eligible?</b></p>	<p>You are eligible if you are an active full time employee who works at least 30 hours per week on a regularly scheduled basis.</p>
<p><b>When can I enroll?</b></p>	<p>As an eligible Employee, you are automatically covered by Basic Life and AD&amp;D Insurance; you do not have to enroll. If you have not already done so, you must designate a beneficiary as described below.</p>
<p><b>When is it effective?</b></p>	<p>Coverage goes into effect subject to the terms and conditions of the policy. You must be actively at work with your employer on the day your coverage takes effect.</p>
<p><b>Benefit Reductions</b></p>	<p>Your benefits reduce by 35% at age 65 and 50% at age 70. All coverage cancels at retirement.</p>
<p><b>What is a beneficiary?</b></p>	<p>Your beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are covered by the policy. You must select your beneficiary when you complete your enrollment application; your selection is legally binding.</p>

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Creation Date: 6/17/2014

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**Prepare today.  
Help protect tomorrow.**

<p><b>AD&amp;D Coverage</b></p>	<p>AD&amp;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"> <li>• 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.</li> <li>• 75% for paraplegia or triplegia (paralysis of three limbs).</li> <li>• One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia.</li> <li>• One-quarter (25%) for accidental loss of thumb and index finger of the same hand or uniplegia.</li> </ul> <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>
<p><b>Dependent Basic Life Insurance,</b></p>	<p>Your employer provides, at no cost to you, Dependent Basic Life Insurance in the amount(s) of \$2,000 for your spouse and \$1,000 for each child. This coverage is offered to your spouse and child(ren) without requiring them to provide evidence of good health.</p> <ul style="list-style-type: none"> <li>• Child(ren) must be unmarried and their age must be at least 15 days but not yet age 19 or age 23 if they are a full-time student or meet certain other conditions to be covered.</li> <li>• Unmarried child(ren) over age 19 may be covered if they are disabled and primarily dependent upon the employee for financial support.</li> </ul>
<p><b>Can I keep my life coverage if I leave my employer?</b></p>	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> <li>• Converting your group life coverage to your own individual policy (policies).</li> </ul>
<p><b>What is the Living Benefits Option?</b></p>	<p>If you are diagnosed as terminally ill with a 12 month life expectancy, you may be eligible to receive payment of a portion of your life insurance. The remaining amount of your life insurance would be paid to your beneficiary when you die.</p>

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