

VOLUNTARY LIFE INSURANCE

Life insurance is often the cornerstone of an employee benefits package. This 100% Voluntary offering can be standalone or supplement a Basic Life Insurance plan. Employees can buy-up \$25,000 annually without answering questions about their health. Voluntary Life plans are an element of The Hartford's **Employee Choice BenefitsSM** program.

PLAN DESIGN & BENEFIT INFORMATION		OPTIONS AVAILABLE
Eligibility Basics	<ul style="list-style-type: none"> • 50+ Lives • Employee (EE) - 20 hours/week • Under age 80 • Spouse (SP) - Up to age 80 • Child(ren)(CH) - Up to age 26¹ • No retirees, temp or seasonal employees 	<ul style="list-style-type: none"> • Work hours can be set by employer; minimum is 16/week • Term age range is 65-85 • Child(ren): Age range 18-25
Benefit Reductions	50% at age 70	<ul style="list-style-type: none"> • ADEA 1 • ADEA 2 • ADEA 3 • 35% @ 65, 50% @ 70
Funding Options	100% EE-paid (Voluntary)	<ul style="list-style-type: none"> • Can be sold as a standalone plan • Can be sold with a 100% employer-paid Basic Life plan (non-contributory)
Coverage Amounts	<ul style="list-style-type: none"> • Annual increments of \$25,000 up to \$250,000 maximum • Flat amounts; no salary multiplier 	
Guarantee Issue (Based on eligible lives)	<ul style="list-style-type: none"> • Less than 500 Lives: \$100,000 • 500-999 Lives: \$150,000 • 1,000-4,999 Lives: \$200,000 • 5,000+ Lives: \$250,000 	
Coverage Election	<ul style="list-style-type: none"> • Employee Only • Employee & SP • Employee & Child(ren) • Employee & Family 	
Spouse Benefit	<ul style="list-style-type: none"> • 100% of employee benefit • Guarantee Issue limit amount: \$50K 	
Child Benefit	\$10,000	\$15,000
UNDERWRITING GUIDELINES		OPTIONS AVAILABLE
Underwriting Type	<ul style="list-style-type: none"> • First Time Buyer • Inforce Takeover² 	
Participation	<ul style="list-style-type: none"> • 10 enrolled lives • 10% participation to honor rate guarantee 	
Rate Structure	<ul style="list-style-type: none"> • Attained age • 5-year age bands 	
Rate Guarantee Period	2 years	1 and 3 years
Enrollment Type	Annual Open Enrollment	

STANDARD PRODUCT PROVISIONS		OPTIONS AVAILABLE
Accidental Death & Dismemberment (AD&D)	<ul style="list-style-type: none"> • Mirrors EE Plan Design • 24-hour Coverage • Enhancement Benefits included 	
Portability	<ul style="list-style-type: none"> • EE amount up to \$250K • Spouse/domestic partner and child(ren) port included • 50%, 75% or 100% of face amount available at time of port • Must be under age 65 	
Conversion	Included	
Premium Waiver	<ul style="list-style-type: none"> • 9-month Elimination Period • To SSNRA if disabled prior to age 60 	<ul style="list-style-type: none"> • To SSNRA if disabled prior to age 60, 5 years if after age 60 • To SSNRA if disabled prior to SSNRA
Living Benefit Option	<ul style="list-style-type: none"> • 12-month or less life expectancy • 80% of benefit may be accelerated • \$3,000 minimum payment 	
ADDITIONAL SERVICES		
Funeral Concierge Services³	Tools to guide employees through key decisions, including comparing funeral-related costs. Includes family advocacy and professional negotiation of funeral prices, often resulting in significant savings. Hartford Express Pay can expedite claims payments in as little as 48 hours.	
Estate Guidance[*]	Helps employees protect their family's future with a customized and legally binding will created online. Online support is available from licensed attorneys.	
Beneficiary Assist^{**4}	Compassionate guidance helps employees or their loved ones cope with emotional, financial and legal issues that may arise after a loss. Includes unlimited phone contact and five face-to-face sessions with a professional.	
Travel Assistance⁵	Toll-free 24/7 emergency assistance for employees, spouses and eligible dependents when traveling 100 miles or more from primary residence for 90 days or less. Services include pre-trip information, emergency medical assistance across the globe and emergency personal services.	
Identity Theft Protection & Assistance⁵	24/7 access to Identity Theft protection whether home or away. Includes educational materials to help prevent identity theft and access to caseworkers who can help victims resolve problems that result from identity theft.	
A Culture of Caring	Everything we do at The Hartford is influenced by our Culture of Caring. Policies are designed to address your needs. Systems are built to offer efficiency and effectiveness. Claims are handled with the utmost compassion. Compassion and care are cornerstones of our work.	

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 Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

1 Healthcare Reform Definition – not available in all states.
 2 For Inforce Takeover – Assumes plan replaces prior carrier's inforce plan rounded to the next higher \$25,000.
 3 Funeral Concierge Services are offered through Everest Funeral Package, LLC (Everest). Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest ReGroup Ltd., Everest Reinsurance Company or any of their affiliates. The Hartford is not responsible and assumes no liability for the services provided by Everest Funeral Package, LLC as described in these materials.
 4 Estate Guidance[®] and Beneficiary Assist[®] services are offered through The Hartford by ComPsych[®]. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. EstateGuidance is a registered trademark of ComPsych. Beneficiary Assist[®] is a registered trademark of The Hartford. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time.
 5 Travel Assistance and Identity Theft services are provided by Generali Global Assistance. Generali Global Assistance is not affiliated with The Hartford and is not a provider of insurance services. Generali Global Assistance may modify or terminate all or any part of the service at any time without prior notice. None of the benefits provided to you by Generali Global Assistance as a part of the Travel Assistance and Identity Theft service are insurance. This brochure, the Travel Assistance and Identity Theft service Terms and Conditions of Use, and the Identity Theft Resolution Kit constitute your benefit materials and contain the terms, conditions, and limitations relating to your benefits. These services may not be used for business or commercial purposes or by any person other than the individual insured under The Hartford's group insurance policy. The Hartford is not responsible and assumes no liability for the goods and services described in these materials and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit www.TheHartford.com/employee-benefits/value-added-services for more information.