

San Mateo County Community College District

Life and AD&D Benefit Highlights

Eligibility: All active full-time **Certificated and Classified** employees.

Coverage Effective Date: You are eligible for coverage on the 1st day of the month following your date of hire.

Benefit Amount: **Amount of basic employer paid Life and AD&D Insurance:**

1 times your annual salary to a maximum of \$100,000.

Amount of basic employer paid Dependent Life Insurance:

Spouse:	\$1,500
Child(ren) between the age of live birth to 6 months:	\$100
Child(ren) between the age of 6 months to age 23	\$1,500

Life Conversion

Option: If your life insurance, or a portion thereof, terminates, the Conversion option allows you to convert all or a portion of your group life coverage to an individual policy from Hartford Life. The conversion amount will depend on the reason coverage is terminating. You must request conversion and pay the required premium within 31 days of the date your life insurance ends.

Portability Option: If you leave your employer, *Portability* is a continuation option that allows you to continue your coverage for you. To be eligible you must terminate your employment while you are under the Social Security definition of retirement age (age 65 or older based on your year of birth) and you must be porting a minimum of \$5,000. The option allows you to continue all or a portion of your Life Insurance under a separate Portability term policy. Portability is subject to a maximum of \$250,000. If portability is also offered on spouse and child coverage, it is subject to a maximum of \$50,000 spouse and \$10,000 child, at economical group rates. To elect Portability, you must apply and pay the premium within 31 days.

Safe Haven: Safe Haven is Hartford Life's settlement process that deposits Life and AD&D proceeds into an interest bearing checking account and issues a checkbook instead of a lump sum check. This provides convenience for beneficiaries who will then have a safe, accessible place to keep their insurance proceeds until they are ready to make major financial decisions.

Waiver of Premium: If you suffer total disability while insured under the plan, are less than age 60, and proof of your disability is furnished to The Hartford within one year of your last day of work as an active full-time employee The Hartford will continue your insurance and waive premiums for your insurance. However, this continued insurance will be subject to any reductions provided by any part of the plan.

This Benefit Highlights Sheet explain the general purposes of the insurance described, but in no way change or affect the policy as actually issued. In the event of any discrepancy between this document and the policy, the terms of the policy apply. Complete coverage information is in the certificate insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.



Hartford Life