

San Mateo
County
Community
College District

Supplemental Life Benefit Highlights



Hartford Life

Eligibility:	All Active full-time employees.
Eligibility Waiting Period:	You are eligible for coverage on the first day of the month following your date of hire.
Benefit Amount:	You may choose increments of \$10,000 to the maximum of the lesser of 3 times your annual earnings or \$500,000.
Guaranteed Issue Amount:	<p>The guaranteed issue amount is the amount of insurance that you may elect without providing evidence of good health.</p> <p>If you enroll during your enrollment period (within 31 days of your eligibility date), the guaranteed issue amount is the lesser of 3 times your annual earnings or \$100,000.</p> <p>If you enroll after your enrollment period, evidence of good health will be required for all coverage amounts.</p>
Benefit Reductions:	Benefit reductions begin at age 65. Please see your benefits administrator for further information.
Dependent Coverage:	<p>You may also elect coverage on the lives of your spouse and/or dependent children. To qualify, children must be unmarried and between the ages of Birth and 21 years (23 years if a full-time student). Also, unmarried children over the age of 21 who are disabled may be eligible if certain conditions are met. A Personal Health Statement won't be required for your spouse or child unless you are a late enrollee or your spouse coverage exceeds the Spouse Guaranteed Issue amount. Dependent coverage is available only when you elect coverage for yourself.</p> <p>If your spouse or dependent child is confined in a hospital or elsewhere because of disability on the date his or her insurance would normally have become effective, coverage (or an increase in coverage) will be deferred until that dependent is no longer confined and has performed all the normal activities of a healthy person of the same age for at least 15 consecutive days.</p> <p>Spouse Benefit Amount: increments of \$5,000 to a maximum of \$250,000 but not to exceed 50% of your approved election. You may not elect coverage for your spouse if your spouse is covered as an employee under this policy. <i>Spouse Guaranteed Issue Amount: \$25,000.</i></p> <p>Child Benefit Amount: increments of \$2000 to a maximum of \$10,000 per child (children between the ages of birth and 6 months are limited to a reduced benefit of \$100). <i>Child Guaranteed Issue Amount: \$10,000.</i></p>
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 Supplemental 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 of the termination of your Supplemental Life Insurance. Proof of good health will not be required.
Living Benefits Option:	<p>Should you be diagnosed as terminally ill with a 12-month life expectancy, the Living Benefits Option allows you to receive an accelerated payment of a portion of your life insurance proceeds. The option is available to individuals with at least \$10,000 in group coverage from Hartford Life, subject to any maximum age limit described in your booklet.</p> <p>You may request a minimum accelerated payment of \$3,000 up to a maximum of 80% of the person's coverage or \$500,000, whichever is less. Funds are paid directly to you, with no policy restrictions on how you use them. The remaining benefit is then payable to the beneficiary.</p>
Waiver of Premium:	This provision applies if you become totally disabled before age 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 age 65, 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 Hartford Life.

This Benefit Highlights Sheet and Enrollment Form 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 any of these documents and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.