

## GROUP BENEFITS

### Basic Life Insurance



#### Benefit Highlights

### Bellmore-Merrick CHSD

<b>What is Basic Life Insurance?</b>	<p>Your Employer provides, at no cost to you, Basic Life Insurance in an amount equal to \$50,000. Life Insurance pays your <i>beneficiary</i> (please see below) a benefit if you die while you are covered.</p> <p>This highlight sheet is an overview of your Basic Life Insurance. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.</p>
<b>Why do I need Basic Life Insurance?</b>	<p>Basic Life Insurance provides affordable financial security for your loved ones, although when it comes down to it, contemplating some pretty unpleasant things is hard to do. But when you consider the fact that between 1995 and 1997, almost 40% of all deaths that occurred were people between the ages of 25 and 64<sup>1</sup>, it's harder to ignore. Especially when your family depends on your income.</p> <p><sup>1</sup>Death Rates by Age, Sex and Race: 1970 to 1997, U.S. Census Bureau, Statistical Abstract of the United States, 1999, page 95.</p>
<b>Am I eligible?</b>	<p>You are eligible if you are an active full time teacher or nurse who works at least 30 hours per week on a regularly scheduled basis.</p>
<b>When can I enroll?</b>	<p>As an eligible Employee, you are automatically covered by Basic Life Insurance; you do not have to enroll. If you have not already done so, you must designate a beneficiary as described below.</p>
<b>When is it effective?</b>	<p>Coverage goes into effect subject to the terms and conditions of the policy. In no case will benefits become effective sooner than 1/1/2013 or the 1st of the month coincident with or next following your date of hire. You must be Actively at Work with your employer on the day your coverage takes effect.</p>
<b>Benefit Reductions</b>	<p>Your benefits will be reduced by 50% on the date you attain age 65 and will be reduced to \$2,000 on the date you attain age 70. All coverage cancels at retirement.</p>
<b>What is a beneficiary?</b>	<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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**Prepare Today.  
Help Protect Tomorrow.**

<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> <li>• 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 not include coverage for your dependents. 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.</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>

### Important Details

As is standard with most term life Insurance, this Insurance coverage includes certain limitations and exclusions:

- The amount of your coverage may be reduced when you reach certain ages.

Other exclusions may apply depending upon your coverage. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.

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