



FINANCIAL PROTECTION FROM THE HARTFORD

Carleton College	Employee Supplemental Life Insurance Benefit Highlights
What is Employee Supplemental Life Insurance?	<p>Employee Supplemental Life Insurance is coverage that you pay for.</p> <p>Employee Supplemental Life Insurance pays your <i>beneficiary</i> (please see below) a benefit if you die while you are covered by the policy.</p> <p>This highlight sheet is an overview of your Employee Supplemental 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>
Am I eligible?	You are eligible if you are a benefit eligible union employee who is represented by the International Union of Operating Engineers, Local 70 AFL-CIO. Temporary and Seasonal employees are not eligible.
When can I enroll?	Please see your Benefits Administrator.
When is it effective?	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.
How much Employee Supplemental Life Insurance can I purchase?	<p>You can purchase Employee Supplemental Life Insurance in the amount of \$1,000, \$2,000, \$3,000, \$4,000, \$5,000, \$6,000, or \$6,500.</p> <p>The maximum amount you can purchase cannot be more than \$6,500.</p> <p>Annual Earnings are as defined in The Hartford's* contract with your employer.</p>
What is a beneficiary?	Your beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are insured. You must select your beneficiary when you complete your enrollment application; your selection is legally binding. You are automatically the beneficiary for any dependent coverage and for any AD&D losses other than life.

Are any resources available for beneficiaries?	Beneficiary Assist® provides grief, legal and financial counseling to beneficiaries. The Hartford* offers this program <i>at no cost</i> to beneficiaries of any of its group life or accident policies. Services include: unlimited phone contact for up to 1 year, assessment and action planning, up to five face-to-face sessions, referrals and more. You will receive more details about Beneficiary Assist® once your enrollment for Employee Supplemental Life Insurance is approved.
Are there other limitations to enrollment?	If you do not enroll within 31 days of your first day of eligibility, you will be considered a “late entrant.” Typically, late entrants must need to show evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required. This coverage, like most group benefit insurance, requires that a certain percentage of eligible employees participate. If that group participation minimum is not met, the insurance coverage that you have elected may not be in effect.
Can I keep my Employee Supplemental Life Insurance if I leave my employer?	Yes, subject to the contract, you have the option of: <ul style="list-style-type: none"> • Converting your group Employee Supplemental Life Insurance to your own individual policy (policies). <p>OR</p> <ul style="list-style-type: none"> • Continuing your group Employee Supplemental Life Insurance coverage if you leave your employer and go to another company subject to portability maximums.
Do I still pay my Employee Supplemental Life Insurance premiums if I become disabled?	If you become totally disabled before age 60 and your disability lasts for at least 9 months, your Employee Supplemental Life Insurance premium may be waived.

Important Details

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

- The amount of your coverage may be reduced when you reach certain ages.
- Death by suicide (two years).

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 Life 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.

Underwritten by:
Hartford Life And Accident Insurance Company
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Simsbury, CT 06089