

Benefit Highlights

Foothill-De Anza Community College District

What is Basic Life and AD&D Insurance?	<p>Your Employer provides, at no cost to you, Basic Life and AD&D Insurance in an amount equal to \$50,000.</p> <p>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 and AD&D Insurance. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.</p>
Why do I need Basic Life and AD&D Insurance?	<p>Basic Life and AD&D 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 64¹, it's harder to ignore. Especially when your family depends on your income.</p> <p>¹Death Rates by Age, Sex and Race: 1970 to 1997, U.S. Census Bureau, Statistical Abstract of the United States, 1999, page 95.</p>
Am I eligible?	<p>You are eligible if you are an active full time Classified employee or Faculty Member who works at least 20 hours per week on a regularly scheduled basis.</p>
When can I enroll?	<p>As an eligible Employee, you are automatically covered by Basic Life and AD&D Insurance; you do not have to enroll. If you have not already done so, you must designate a beneficiary as described below.</p>
When is it effective?	<p>Coverage goes into effect subject to the terms and conditions of the policy. In no case will benefits become effective sooner than 1/1/2011 or the first of the month following your date of hire. You must be Actively at Work with your employer on the day your coverage takes effect.</p>
Benefit Reductions	<p>Your original benefit amount reduces by 35% at age 70, and by 45% at age 75. All coverage cancels at retirement.</p>
What is a beneficiary?	<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>
Are any resources available for beneficiaries?	<p>Beneficiary Assist[®] provides grief, legal and financial counseling to beneficiaries. The Hartford offers this program at no cost to beneficiaries of any of its group life or accident policies. Services include: unlimited phone contact, assessment and action planning, up to five face-to-face sessions, referrals and more.</p>

Underwritten by Hartford Life and Accident Insurance Company. The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies: Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

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Benefits without burden.SM**

Foothill-De Anza Community College District
Rev 03/08

Spouse/Domestic Partner Basic Life Insurance	Your employer provides, at no cost to you, Spouse/Domestic Partner Basic Life Insurance, in an amount equal to \$5,000 to a maximum of \$5,000.
AD&D Coverage	<p>AD&D provides benefits due to certain injuries or death from an accident. The covered injuries or death can occur up to 365 days after that accident. The insurance pays:</p> <ul style="list-style-type: none"> • 100% of the amount of coverage you purchase in the event of accidental loss of life, two limbs, the sight of both eyes, one limb and the sight of one eye, or speech and hearing in both ears or quadriplegia. • 75% for paraplegia or triplegia (paralysis of three limbs). • One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia. • One-quarter (25%) for accidental loss of thumb and index finger of the same hand or uniplegia. <p>Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage you purchase.</p>
Child Basic Life Insurance	<p>Your employer provides, at no cost to you, Child Basic Life Insurance in an amount equal to \$5,000 to a maximum of \$5,000 for each Child— <i>no medical information is required</i>.</p> <ul style="list-style-type: none"> • Child(ren) must be unmarried and are covered from Live Birth to 21 years old or 24 years if they are a full-time student or meet certain other conditions. • Unmarried Child(ren) over age 21 may be covered if they are disabled and primarily dependent upon the Employee for financial support. • Child(ren) from Live Birth to 6 months are limited to a reduced benefit of \$1,000.
Can I keep my Life Coverage if I leave my employer?	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> • Converting your group Life coverage to your own individual policy (policies). • 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 \$50,000 and does include coverage for your Spouse or Domestic Partner and Child(ren). 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. <p>Dependent Spouse or Domestic Partner Portability is subject to a maximum of \$50,000. Dependent Child Portability is subject to a maximum of \$10,000.</p>
What is the Living Benefits Option?	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.

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.
- AD&D Insurance does not cover losses caused by or contributed by:

Underwritten by Hartford Life and Accident Insurance Company. The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies: Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

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<ul style="list-style-type: none"> • Sickness; disease; or any treatment for either; • Any infection, except certain ones caused by an accidental cut or wound; • Intentionally self-inflicted injury, suicide or suicide attempt; • War or act of war, whether declared or not; 	<ul style="list-style-type: none"> • Injury sustained while in the armed forces of any country or international authority; • Taking prescription or illegal drugs unless prescribed for or administered by a licensed physician; • Injury sustained while committing or attempting to commit a felony; • The injured person's intoxication.
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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.

Underwritten by Hartford Life and Accident Insurance Company. The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies: Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

Income Protection

Supplemental Life and AD&D Insurance

Benefit Highlights

Foothill-De Anza Community College District

What is Supplemental Life and AD&D Insurance?	<p>Supplemental Life and AD&D Insurance is coverage that you pay for.</p> <p>Supplemental Life and AD&D 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 Supplemental Life and AD&D Insurance. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.</p>
Why do I need Supplemental Life and AD&D Insurance?	<p>Supplemental Life and AD&D 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 64¹, it's harder to ignore. Especially when your family depends on your income.</p> <p>¹Death Rates by Age, Sex and Race: 1970 to 1997, U.S. Census Bureau, Statistical Abstract of the United States, 1999, page 95.</p>
Am I eligible?	You are eligible if you are an active full time Classified employee or Faculty Member who works at least 20 hours per week on a regularly scheduled basis.
When can I enroll?	You must elect coverage within 31 days of your eligibility waiting period which is the first of the month following your date of hire.
When is it effective?	Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than the first of the month following your date of hire. You must be Actively at Work with your employer on the day your coverage takes effect.
How much Supplemental Life and AD&D Insurance can I purchase?	<p>You can purchase Supplemental Life and AD&D Insurance in increments of \$10,000.</p> <p>The maximum amount you can purchase cannot be more than \$150,000. Annual Earnings are as defined in The Hartford's contract with your employer.</p>

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Foothill-De Anza Community College District
Newly Eligible
Rev 03/08

AD&D Coverage	<p>AD&D provides benefits due to certain injuries or death from an accident. The covered injuries or death can occur up to 365 days after that accident. The Insurance pays:</p> <ul style="list-style-type: none"> • 100% of the amount of coverage you purchase in the event of accidental loss of life, two limbs, the sight of both eyes, one limb and the sight of one eye, or speech and hearing in both ears or quadriplegia. • 75% for paraplegia or triplegia (paralysis of three limbs). • One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia. • One-quarter (25%) for accidental loss of thumb and index finger of the same hand or uniplegia. <p>Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage you purchase.</p>
Am I guaranteed coverage?	<p>You are eligible to enroll for coverage up to the guaranteed issue amount of \$150,000 - <i>no medical information is required</i>.</p> <p>You must provide evidence of insurability and be approved by The Hartford to receive coverage above the guaranteed issue amount. You may need to complete a <i>Personal Health Application</i>. These are available from The Hartford or your employer.</p>
What is a beneficiary?	<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>
Are any resources available for beneficiaries?	<p>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, 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 Supplemental Life and AD&D Insurance is approved.</p>
Are there other limitations to enrollment?	<p>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 show evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required.</p>
Spouse/Domestic Partner Supplemental Life Insurance	<p>If you elect Supplemental Life and AD&D Insurance for yourself, you may choose to purchase Spouse/Domestic Partner Supplemental Life Insurance in increments of \$5,000, to a maximum of \$150,000.</p> <p>Coverage cannot exceed 100% of the amount of your Employee Voluntary/Supplemental Life Insurance coverage. You may not elect coverage for your Spouse or Domestic Partner if they are an active member of the armed forces of any country or international authority, or is already covered as an Employee under this policy.</p> <p>If your Spouse or Domestic Partner 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>Your Spouse or Domestic Partner is guaranteed coverage of up to \$25,000. Your Spouse or Domestic Partner must provide evidence of insurability and be approved by The Hartford to receive coverage above the guaranteed issue amount. Your Spouse or Domestic Partner may need to complete a <i>Personal Health Application</i>. These are available from The Hartford or your employer.</p>

Child(ren) Supplemental Life Insurance	<p>If you elect Supplemental Life and AD&D Insurance for yourself, you may choose to purchase Child(ren) Supplemental Life Insurance coverage in the amount(s) of \$10,000 for each Child—<i>no medical information is required</i>. You may not elect coverage for your Child if your Child is an active member of the armed forces of any country or international authority.</p> <ul style="list-style-type: none"> • If your 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. • Child(ren) must be unmarried and are covered from Live Birth to 21 years old or 24 years if they are a full-time student or meet certain other conditions. • Unmarried Child(ren) over age 21 may be covered if they are disabled and primarily dependent upon the Employee for financial support. • Child(ren) from Live Birth to 6 months are limited to a reduced benefit of \$1,000.
Does my coverage reduce as I get older?	Your original benefit amount reduces by 35% at age 70, and by 45% at age 75. All coverage cancels at retirement.
Can I keep my Life coverage if I leave my employer?	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> • Converting your group Life coverage to your own individual policy (policies). • 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 \$150,000 and does include coverage for your Spouse or Domestic Partner and Child(ren). 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. <p>Dependent Spouse or Domestic Partner Portability is subject to a maximum of \$50,000.</p> <p>Dependent Child Portability is subject to a maximum of \$10,000.</p>
What is the Living Benefits Option?	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.
Do I still pay my Life Insurance premiums if I become disabled?	If you become totally disabled before age 65 and your disability lasts for at least 9 months, your Life Insurance premium may be waived. 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.

Important Details

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

- The amount of your coverage may be reduced when you reach certain ages.
- Death by suicide (two years).
- AD&D Insurance does not cover losses caused by or contributed by:

<ul style="list-style-type: none">• Sickness; disease; or any treatment for either;• Any infection, except certain ones caused by an accidental cut or wound;• Intentionally self-inflicted injury, suicide or suicide attempt;• War or act of war, whether declared or not;	<ul style="list-style-type: none">• Injury sustained while in the armed forces of any country or international authority;• Taking prescription or illegal drugs unless prescribed for or administered by a licensed physician;• Injury sustained while committing or attempting to commit a felony;• The injured person's intoxication.
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