



## Basic Life and AD&D Insurance

Benefit Highlights

### Fashion Institute of Technology

<p><b>What is basic life and AD&amp;D insurance?</b></p>	<p>Your employer provides, at no cost to you, basic life and AD&amp;D insurance in an amount equal to 1 times your annual basic earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000, to a maximum of \$250,000. Life insurance pays your beneficiary (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&amp;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>
<p><b>Am I eligible?</b></p>	<p>You are eligible if you are an active full-time benefits-eligible employee.</p>
<p><b>When can I enroll?</b></p>	<p>As an eligible employee, you are automatically covered by basic life and AD&amp;D insurance; you do not have to enroll. If you have not already done so, you must designate a beneficiary as described below.</p>
<p><b>When is it effective?</b></p>	<p>Coverage goes into effect on your date of hire.</p>
<p><b>Benefit Reductions</b></p>	<p>Your benefit will reduce by 35% at age 70 and by 50% at age 75. All coverage cancels upon termination of employment.</p>
<p><b>What is a beneficiary?</b></p>	<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>

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company, Hartford Life and Accident Insurance Company and Hartford Fire Insurance Company. Home Office is Hartford, CT.

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<p><b>AD&amp;D Coverage</b></p>	<p>AD&amp;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"> <li>• 100% of the amount of coverage 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.</li> <li>• 75% for paraplegia or triplegia (paralysis of three limbs).</li> <li>• One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia.</li> <li>• One-quarter (25%) for accidental loss of thumb and index finger of the same hand or uniplegia.</li> </ul> <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>
<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.

AD&D insurance does not cover losses caused by or contributed by:

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



## Supplemental Life Insurance

Benefit Highlights

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<p><b>What is supplemental life insurance?</b></p>	<p>Supplemental life insurance is coverage that you pay for.</p> <p>Supplemental life insurance pays your beneficiary (please see below) a benefit if you die while you are covered.</p> <p>This highlight sheet is an overview of your 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>
<p><b>Am I eligible?</b></p>	<p>You are eligible if you are an active full-time benefits-eligible employee.</p>
<p><b>When can I enroll?</b></p>	<p>You can enroll during your scheduled annual enrollment period, within 31 days of the date you have a change in family status, or within 31 days of the completion of your eligibility waiting period as stated in your group policy.</p>
<p><b>When is it effective?</b></p>	<p>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.</p>
<p><b>How much supplemental life insurance can I purchase?</b></p>	<p>You can purchase supplemental life insurance in increments of 1 times your annual basic earnings up to 4 times your annual basic earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of 1,000.</p> <p>The maximum amount you can purchase cannot be more than 4 times your annual basic earnings or \$500,000. Annual basic earnings are as defined in The Hartford's contract with your employer.</p>
<p><b>I already have supplemental life insurance coverage; do I have to do anything?</b></p>	<p>If you take no action, your coverage will automatically continue with The Hartford subject to the terms of the contract.</p>
<p><b>Am I guaranteed coverage?</b></p>	<p>If you are newly eligible or have a change in family status and elect an amount that exceeds the guaranteed issue amount of \$250,000, you will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you were previously eligible and are electing coverage for the first time or electing to increase your current coverage, you will need to provide evidence of insurability that is satisfactory to The Hartford before coverage can become effective.</p>
<p><b>What is a beneficiary?</b></p>	<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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<p><b>Are there other limitations to enrollment?</b></p>	<p>If you do not enroll within 31 days of your first day of eligibility or change in family status, you will be considered a late entrant. Typically, late entrants may need to show evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required.</p> <p>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.</p>
<p><b>Does my coverage reduce as I get older?</b></p>	<p>Your coverage will cancel at age 70. All coverage cancels upon termination of employment.</p>
<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 9 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>
<p><b>Do I still pay my life insurance premiums if I become disabled?</b></p>	<p>If you become totally disabled before age 60 and your disability lasts for at least 6 months, your life insurance premium may be waived.</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.
- 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.

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