

BASIC GROUP TERM LIFE INSURANCE BENEFIT HIGHLIGHTS



Approximately 50 million households recognize they need more life insurance (40 percent of households).¹

Houston County School District

The group term life insurance available through your employer is a smart, affordable way to purchase the extra protection that you and your family may need. Life insurance offers financial protection by providing you coverage in case of an untimely death. Life insurance is disbursed to your beneficiaries in a lump sum in the event of your death.



To learn more about Life insurance, visit thehartford.com/employeebenefits

COVERAGE INFORMATION

APPLICANT	LIFE COVERAGE	
Retiree	Option 1	Benefit ² : \$10,000
	Option 2	Benefit ² : \$25,000
	Option 3	Benefit ² : The lesser of 1x pre-retire earnings or \$50,000

PREMIUMS

See the Premium Worksheet form.³

ASKED & ANSWERED

WHO IS ELIGIBLE?

You are eligible for this insurance if you are an active retiree.

AM I GUARANTEED COVERAGE?

This insurance is guaranteed issue coverage – it is available without having to provide information about your health.

HOW MUCH DOES IT COST AND HOW DO I PAY FOR THIS INSURANCE?

Premiums are provided on the Premium Worksheet. You have a choice of coverage amounts. You may elect insurance for you only.

WHEN CAN I ENROLL?

You may enroll during any scheduled enrollment period. If you have not already done so, you must designate a beneficiary.

WHEN DOES THIS INSURANCE BEGIN?

This insurance will become effective for you on the date you retire.

WHEN DOES THIS INSURANCE END?

This insurance will end when you no longer satisfy the applicable eligibility conditions, premium is unpaid, or the coverage is no longer offered.

Option 1: ²Your benefit will be reduced by 35% at age 70 and 50% at age 75. Reductions will be applied to the original amount.

Option 2 & 3: ²Your benefit will be reduced by 35% at age 70, 55% at age 75 and 70% at age 80. Reductions will be applied to the original amount.

CAN I KEEP THIS INSURANCE IF I LEAVE MY EMPLOYER OR AM NO LONGER A MEMBER OF THIS GROUP?

Yes, you can take this life coverage with you. Coverage may be continued for you under an individual conversion life certificate. The specific terms and qualifying events for conversion are described in the certificate.

¹LIMRA, Facts About Life 2016. Web. 30 June 2017. <https://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/_Media/PDFs/Facts-of-Life-2016.pdf>

³Rates and/or benefits may be changed.

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LIMITATIONS & EXCLUSIONS



This insurance coverage includes certain limitations and exclusions. The certificate details all provisions, limitations, and exclusions for this insurance coverage. A copy of the certificate can be obtained from your employer.

GROUP LIFE INSURANCE

GENERAL LIMITATIONS AND EXCLUSIONS

- The amount of coverage may be reduced at certain ages for you.
- You must be a citizen or legal resident of the United States, its territories and protectorates.

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