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

**Coverage Information**

<table>
<thead>
<tr>
<th>Applicant</th>
<th>Basic Coverage</th>
<th>Supplemental Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>Benefit(^2): 1x earnings Maximum: $500,000 AD&amp;D: Included</td>
<td>Benefit(^2): 5, 1, 1.5, 2, 2.5, 3, 3.5, 4, 4.5, 5, 5.5, 6, 6.5x earnings Maximum: the lesser of 6.5x earnings or $1,500,000</td>
</tr>
<tr>
<td>Spouse</td>
<td>Not Included</td>
<td>Benefit (^1): $10,000; $25,000; $50,000 Maximum: 100% of your supplemental coverage</td>
</tr>
<tr>
<td>Child(ren)</td>
<td>Not Included</td>
<td>Benefit: Increments of $5,000 Maximum: $10,000</td>
</tr>
</tbody>
</table>

**AD&D Benefits – Percent of Coverage Amount Per Accident**

<table>
<thead>
<tr>
<th>Loss from Accident</th>
<th>Basic Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Length of time after accident that covered accidents or death can occur within</td>
<td>365 days</td>
</tr>
<tr>
<td>Percent of coverage amount that the total benefit for all losses due to the same accident will not exceed</td>
<td>100%</td>
</tr>
</tbody>
</table>

**Life**

<table>
<thead>
<tr>
<th>Loss from Accident</th>
<th>Basic Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>100%</td>
</tr>
<tr>
<td>Both Hands or Both Feet or Sight of Both Eyes</td>
<td>100%</td>
</tr>
<tr>
<td>One Hand and One Foot</td>
<td>100%</td>
</tr>
<tr>
<td>Speech and Hearing in Both Ears</td>
<td>100%</td>
</tr>
<tr>
<td>Either Hand or Foot and Sight of One Eye</td>
<td>100%</td>
</tr>
<tr>
<td>Movement of Both Upper and Lower Limbs (Quadriplegia)</td>
<td>100%</td>
</tr>
<tr>
<td>Movement of Both Lower Limbs (Paraplegia)</td>
<td>75%</td>
</tr>
<tr>
<td>Movement of Three Limbs (Triplegia)</td>
<td>75%</td>
</tr>
<tr>
<td>Movement of the Upper and Lower Limbs of One Side of the Body (Hemiplegia)</td>
<td>50%</td>
</tr>
<tr>
<td>Either Hand or Foot</td>
<td>50%</td>
</tr>
<tr>
<td>Sight of One Eye</td>
<td>50%</td>
</tr>
<tr>
<td>Speech or Hearing in Both Ears</td>
<td>50%</td>
</tr>
</tbody>
</table>

\(^2\)Age 60: 90%, Age 61: 82%, Age 62: 75%, Age 63: 68%, Age 64: 62%, Age 65: 56%, Age 66: 51%, Age 67: 46%, Age 68: 42%, Age 69: 41%, Age 70: 34%, Age 71: 28%, Age 75: 25%, Age 80 or more: 15%
ASKED & ANSWERED

WHO IS ELIGIBLE?
All Full-time Active Employees who are postdoctoral research fellows, visiting faculty, visiting academic professionals, and employees classified by the Policyholder as biweekly or monthly paid staff in an approved budgeted position on the regular payroll. Your spouse and child(ren) are also eligible for coverage. Any child(ren) must be under age 26.

AM I GUARANTEED COVERAGE?
Basic insurance is guaranteed issue coverage — it is available without having to provide information about your health.

If you are currently participating in this coverage you may increase your current coverage by 2 times your annual earnings, not to exceed the lesser of 3 times your annual earnings or $500,000, without providing evidence of insurability. Additional coverage amounts will require evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you are electing coverage for the first time, evidence of insurability that is satisfactory to The Hartford will be required before any coverage can become effective.

If you are electing coverage for the first time, or electing to increase your spouse's current coverage, your spouse will need to provide evidence of insurability that is satisfactory to The Hartford before coverage can become effective.

Supplemental insurance is guaranteed issue coverage — it is available without having to provide information about your child(ren)'s health.

If you are a late entrant, evidence of insurability is required for the full coverage amount.

AD&D is available without having to provide information about your health.

WHEN CAN I ENROLL?
Your employer will automatically enroll you for basic coverage. If you have not already done so, you must designate a beneficiary.

You may enroll in supplemental coverage from 10/25/2021 to 11/12/2021.

WHEN DOES THIS INSURANCE BEGIN?
Basic insurance will become effective for you on the date you become eligible.

The effective date of supplemental coverage is 1/1/2022.

You must be actively at work with your employer on the day your coverage takes effect. Your spouse and child(ren) must be performing normal activities and not be confined (at home or in a hospital/care facility).

WHEN DOES THIS INSURANCE END?
This insurance will end when you (or your dependent(s)) no longer satisfy the applicable eligibility conditions, premium is unpaid, or the coverage is no longer offered.

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. Your spouse may also continue insurance in certain circumstances. The specific terms and qualifying events for conversion are described in the certificate. Conversion and portability are not available for AD&D coverage.


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. Home Office is Hartford, CT. 5962a and 5962b NS 08/16 © 2016 The Hartford Financial Services Group, Inc. All rights reserved. This Benefit Highlights document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. Benefits are subject to state availability. Policy terms and conditions vary by state. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. The Hartford compensates both internal and external producers, as well as others, for the sale and service of our products. For additional information regarding Hartford's compensation practices, please review our website http://thehartford.com/group-benefits-producer-compensation. Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

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**

- Age 60: 90%, Age 61: 82%, Age 62: 75%, Age 63: 68%, Age 64: 62%, Age 65: 56%, Age 66: 51%, Age 67: 46%, Age 68: 42%, Age 69: 41%, Age 70: 34%, Age 72: 28%
- Age 75: 25% Age 80 or more: 15%. Reductions are based off of the previously reduced amount.
- A benefit will not be paid if death occurs by suicide within two years (or as allowed by state law) of purchasing this coverage.
- You and your dependent(s) must be citizens or legal residents of the United States, its territories and protectorates.

**DEPENDENT LIMITATIONS AND EXCLUSIONS**

- Coverage may only be elected for dependents when you elect and are approved for coverage for yourself.
- Coverage may not be elected for a dependent who has employee coverage under this certificate.
- Coverage may not be elected for a dependent who is in active full-time military service.
- Child(ren) may only be covered as a dependent of one employee.
- Infants may receive a reduced benefit prior to the age of six months.

**GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE**

**GENERAL LIMITATIONS AND EXCLUSIONS**

- Age 60: 90%, Age 61: 82%, Age 62: 75%, Age 63: 68%, Age 64: 62%, Age 65: 56%, Age 66: 51%, Age 67: 46%, Age 68: 42%, Age 69: 41%, Age 70: 34%, Age 72: 28%, Age 75: 25%, Age 80 or more: 15%

- This insurance does not cover losses caused by:
  - 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
  - Injury sustained while in the armed forces of any country or international authority
  - Injury sustained on aircraft in certain circumstances
  - Taking prescription or illegal drugs unless prescribed by or administered by a licensed physician
  - Injury sustained while riding, driving, or testing any motor vehicle for racing
  - Injury sustained while committing or attempting to commit a felony
  - Injury sustained while driving while intoxicated

- You and your dependent(s) must be citizens or legal residents of the United States, its territories and protectorates.

**DEFINITIONS**

- Loss means, with regard to hands and feet, actual severance through or above wrist or ankle joints; with regard to sight, speech or hearing, entire and irrecoverable loss thereof; with regard to thumb and index finger, actual severance through or above the metacarpophalangeal joints; with regard to movement, complete and irreversible paralysis of such limbs.
- Injury means bodily injury resulting directly from an accident, independent of all other causes, which occurs while you have coverage.

**Prepare. Protect. Prevail. With The Hartford.**

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This Benefit Highlights document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. Benefits are subject to state availability. Policy terms and conditions vary by state. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder.