



## The Texas A&M University System – Life Insurance



# Annual Enrollment Overview – Employee Life/AD&D Insurance

## Basic Life/Basic AD&D:

- You are automatically covered if you are enrolled in an A&M System medical plan.
- Coverage for you: \$7,500 in life insurance and \$5,000 in AD&D coverage.
- Child Coverage: \$5,000 in life insurance on each eligible dependent child.

## Alternate Basic Life/Basic AD&D:

- If you are not enrolled in System health coverage, but certify that you have other medical coverage, you can pay for Alternate Basic Life using the employer contribution.
- If you select this coverage, you cannot enroll in Optional Life.
- Coverage for you: \$50,000 or the amount of optional life you had immediately before enrolling in this plan, whichever is less, as well as \$5,000 in Basic AD&D coverage.
- Child Coverage: \$5,000 in life insurance on each eligible dependent child.

## Optional Life:

- $\frac{1}{2}$  to 6x salary with a maximum coverage amount of \$1,000,000. You must provide evidence of insurability to enroll in or increase Life insurance coverage.



# Annual Enrollment Overview – Employee Dependent Life Insurance

## Dependent Life Plan A:

- You can enroll your dependents if you have Optional Life coverage. You pay for the coverage yourself.
- **Spouse Coverage:** Coverage amounts are: \$25,000, \$50,000, \$75,000, \$100,000, \$150,000 or \$200,000.
  - The spouse coverage amount may not be greater than the employee coverage amount.
  - You must provide evidence of insurability to enroll in or increase Life insurance coverage for your spouse.
- **Child Coverage:** \$10,000 per child (note: the child age limit is live birth to age 26 for all dependent life options)

## Dependent Life Plan B:

- **Spouse Coverage:** \$5,000 in Life and \$5,000 in AD&D coverage; if spouse is enrolled.
- **Child Coverage:** \$5,000 in Life insurance on each eligible enrolled dependent child.

## Dependent Life Plan C:

- You can enroll your dependents if you have Alternate Basic Life coverage. You pay for the coverage yourself.
- **Spouse Coverage:** 50% of employee's alternate basic life amount to a maximum of \$25,000.
- **Child Coverage:** 10% of employee's alternate basic life amount to a maximum of \$5,000 on each enrolled child
- You must provide evidence of insurability to enroll in or increase Life insurance coverage for your spouse.

# Annual Enrollment Overview – Employee AD&D Insurance

## AD&D:

- Accidental Death and Dismemberment provides benefits for an accidental injury that results in the death or dismemberment of a covered person.
- If you earn \$25,000 or less, you can choose coverage in increments of \$10,000, not to exceed a maximum of \$250,000.
- If you earn greater than \$25,000 per year, you can buy a maximum of 10 times your salary OR \$800,000, whichever is less.

# Annual Enrollment Overview – Retiree Life/AD&D Insurance

## Basic Life/Basic AD&D:

- You are automatically covered if you are enrolled in an A&M System health plan.
- Coverage for you: \$7,500 in life insurance and \$5,000 in AD&D coverage.
- Child Coverage: \$5,000 in life insurance on each eligible dependent child.

## Alternate Basic Life/Basic AD&D:

- If you are not enrolled in System health coverage, but certify that you have other health coverage, you can pay for Alternate Basic Life using the employer contribution.
- If you select this coverage, you cannot enroll in Optional Life.
- Coverage for you: \$50,000 or the amount of optional life you had immediately before enrolling in this plan, whichever is less, as well as \$5,000 in Basic AD&D coverage.
- Child Coverage: \$5,000 in life insurance on each eligible dependent child.
- If you are a retiree enrolled in Alternate Basic Life, your coverage will automatically be reduced to \$30,000 when you reach age 80.

## Optional Life:

- Maximum of \$100,000 if younger than 70. You must provide evidence of insurability to enroll in or increase Life insurance coverage.
- Coverage will automatically be reduced to \$60,000 at age 70 and \$30,000 at age 80.



# Annual Enrollment Overview – Retiree Dependent Life Insurance

## Dependent Life Plan A:

- You can enroll your dependents if you have Optional Life coverage. You pay for the coverage yourself.
- **Spouse Coverage:** Coverage amounts are: \$25,000 or \$50,000 if retiree is younger than 70.
  - Maximum spouse coverage is \$30,000 for retirees ages 70–79 and \$15,000 if retiree is age 80 or older.
  - You must provide evidence of insurability to enroll in or increase Life insurance coverage for your spouse.
- **Child Coverage:** \$10,000 per child.

## Dependent Life Plan B:

- **Spouse Coverage:** \$5,000 in life and \$5,000 in AD&D coverage; if spouse is enrolled.
- **Child Coverage:** \$5,000 in life insurance on each eligible enrolled dependent child.

## Dependent Life Plan C:

- You can enroll your dependents if you have Alternate Basic Life coverage. You pay for the coverage yourself.
- **Spouse Coverage:** 50% of employee's alternate basic life amount to a maximum of \$25,000.
  - Retiree who attains age 80 on or after 9/1/2010: SP amount will reduce to lesser of 50% of retiree or \$15,000 (prior to 9/1/2010 grandfathered). You must provide evidence of insurability to enroll in or increase Life insurance coverage for your spouse.
- **Child Coverage:** 10% of employee's alternate basic life amount to a maximum of \$5,000 on each enrolled child.

# Annual Enrollment Overview – Retiree AD&D Insurance

## AD&D:

- Accidental Death and Dismemberment provides benefits for an accidental injury that results in the death or dismemberment of a covered person.
- You can choose up to \$200,000 if less than age 70.
- You can choose up to \$60,000 if greater than age 70.
- You may choose retiree-only or family coverage.

# Value Added Services – OG Benefits, LLC

## Dedicated Customer Service support line for A&M System Employees and Retirees

- Year round Customer Service line to answer Life, Dependent Life and Retiree Life Insurance questions:
  - **833-867-5300** (Spanish speaking representatives are available)
  - Hours of Operation: **Mon-Fri 8am-5pm; Sat 8am-12pm**
- Assistance with Evidence of Insurability questions
- Assistance with Beneficiary questions under Texas law
- Death Claim support and additional services, including survivor's questions
- Advice on special circumstances, i.e. Accelerated Death Benefits



# The Hartford Value Added Services

**Take advantage of additional benefits that come with your insurance plans** - They provide valuable services to you and your family when you need them most.

- Funeral Planning and Concierge Services by Everest<sup>1</sup>
- EstateGuidance<sup>®</sup> Will Services<sup>3</sup>
- Beneficiary Assist<sup>®</sup> Counseling Services (including HealthChampion)<sup>2</sup>
- Travel Assistance and ID Theft and Protection Services<sup>4</sup>

# Value Added Services – Everest Funeral Planning, Concierge Services

**Helps provide peace of mind when it's needed most.**

The Hartford's Funeral Concierge offers a suite of online tools and live support to help guide you through key decisions. It allows for pre-planning, documentation of wishes, and even offers cost comparisons of funeral-related expenses.

After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers – often resulting in significant savings.

- Call toll-free: **1-866-854-5429**
- Visit: **[www.everestfuneral.com/hartford](http://www.everestfuneral.com/hartford)**



# Value Added Services – EstateGuidance Will Services

## Create a simple will from the convenience of your home.

Whether your assets are few or many, it's important to have a will. Through The Hartford you and your spouse have access to EstateGuidance Will Services.

You might have the best of intentions, but without a will, they are not legally binding. Take this opportunity to put your intentions into action from the convenience of your home.

This service helps you protect your family's future by creating a **free will online** – backed by online support from licensed attorneys.

- The online will is simple to create, legally binding and will save you the time and expense of a private legal consultation.
- There is no fee to create your will.
- If you have questions while creating your will, the online education center provides answers regarding family law. You can also access licensed attorneys who will respond to you online.
- All information is kept secure and confidential with the latest encryption technology.
- Additional estate planning services are also available for purchase, including the creation of living wills and trusts, guidance about divorce proceedings and durable power of attorney.
- Visit: [www.estateguidance.com/Wills](http://www.estateguidance.com/Wills); use the code: WILLHLF to begin preparing your personal will.



# Value Added Services – Beneficiary Assist Counseling Services

**Getting through a loss is hard. Getting support to cope is easy.**

The Hartford offers you Beneficiary Assist counseling that can help you or your beneficiaries (named in your policy) cope with emotional, financial and legal issues that arise after a loss.

Includes unlimited phone contact with a counselor, attorney or financial planner and five face-to-face sessions for up to a year from the date a claim is filed.

**Note: HealthChampion** is a service component included with Beneficiary Assist and provides healthcare related administrative and clinical support services for those that are diagnosed as terminally ill.

Call toll-free: **1-800-411-7239**



# Value Added Services – Travel Assistance & ID Theft Protection

Even the best planned trips can be full of surprises.

Travel Assistance with ID Theft Protection includes pre-trip information to help you feel more secure while traveling. It can also help you access professionals across the globe for medical assistance when traveling 100+ miles from home for 90 days or less.

ID Theft services are available to you and your family at home or when traveling. In addition to prevention education, this service provides advice and help with administrative tasks resulting from identity theft:

- Fraud alert to three credit bureaus
- Resolution guidance and assistance
- Personal services such as translation

Call toll-free: **1-800-243-6108**

