

# FINANCIAL PROTECTION FOR YOUR FAMILY'S FUTURE

LIFE AND AD&D INSURANCE FOR ACTIVE EMPLOYEES

**THE  
TEXAS A&M  
UNIVERSITY  
SYSTEM**

## THE TEXAS A&M UNIVERSITY SYSTEM

is offering you this coverage from our new carrier, The Hartford:

- ✔ **LIFE INSURANCE**
- ✔ **ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE**

---

### THIS IS YOUR CHANCE TO HELP PROTECT YOU AND YOUR FAMILY

For more information on your benefit options and to begin enrolling, visit Workday at <https://sso.tamus.edu>.

**Questions?** Contact the benefits support line at **833-867-5300** from **Monday to Friday, 8 am to 5 pm (CST)** or **Saturday, 8 am to 12 pm (CST)**.

# EXTRA PROTECTION FOR YOUR FINANCIAL WELL-BEING



**Seven out of ten** U.S. households have life insurance today. Therefore, 37.5 million of the 125 million U.S. households are without coverage.<sup>1</sup>

The Texas A&M University System cares about your financial well-being. That's why we have partnered with our new carrier, The Hartford, to offer you the opportunity to supplement your Basic Life coverage by enrolling in **Optional Life** and **Accidental Death and Dismemberment (AD&D)** insurance.

## PROVIDE ADDITIONAL PROTECTION WITH OPTIONAL LIFE INSURANCE

Within 45 days of initial eligibility<sup>2</sup>, you can elect up to these **Optional Life** insurance amounts – with **no medical questions asked** – all at affordable group rates.

### Employee Coverage

- Up to **3x** annual salary<sup>3</sup>

### Spouse Coverage (as detailed on page 4)

- Plan A = **\$25,000** or **\$50,000**
- Plan B = **\$5,000**
- Plan C = Up to **\$25,000**

You can also enroll your child(ren) in Optional Dependent Life coverage. Elections for child coverage never require proof of good health.

**NOTE:** If you choose to make elections exceeding these amounts or outside of the initial eligibility period, evidence of good health will be required.

By paying your beneficiaries a lump sum if you were to pass away, Life insurance proceeds can help ensure mortgage or college loans are paid, while covering funeral costs and replacing lost income. Regardless of what detours life might bring your way, the choices you make can help ensure you have mapped your family's route to financial recovery should the unexpected happen.

# LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Life insurance can't fill your shoes, but it can be a comforting source of income and support for your loved ones if you can't be there.



## Case illustration: PROMISES KEPT<sup>4</sup>

Keith was a family man and a valued computer technician at a midsize corporation. When Keith died at age 48 of heart failure, he left behind three children and a wife, Melissa, who commuted over an hour a day to get to her job. Keith's life insurance helped pay off the remainder of the mortgage on the family home. Through his foresight and planning, Melissa was able to stay at home to help her two younger children through this difficult period and still provide for her college-bound daughter.

## WHAT IS LIFE INSURANCE?

Life insurance is financial protection for your loved ones. If you were to pass away, Life benefits are disbursed to your beneficiaries to help pay for things like:

- Burial and final expenses.
- Debts such as student and car loans and the mortgage.
- Future expenses, including college tuition, retirement savings or even elderly parent care.

## ADDITIONAL LIFE INSURANCE SERVICES

There are additional services available when you enroll that may help you plan better today and face life's turning points with professional assistance, including<sup>5</sup>:

- An online tool for drafting your will.
- Legal and emotional support for your beneficiaries after a death.
- Emergency travel assistance in case an accident or illness occurs while you're traveling.
- The Hartford's Express Pay process, which, under certain conditions will pay death claims in as little as 48 hours.
- Funeral planning advisor assistance, including cost comparison services and online tools.

## WHAT IS ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE?

Accidental Death and Dismemberment (AD&D) insurance provides a lump sum benefit if you were to die as a result of a covered accident. It also pays partial benefits if you lose your sight, hearing, a limb, ability to speak, etc. in a covered accident. AD&D death benefits are paid in addition to any Life insurance you may have and can be used to pay for daily living expenses and other needs.

## WHY DO I NEED IT?

Accidents can happen at any time. AD&D applies wherever covered accidents happen, whether at home, at work, or when you're traveling. Other coverages, like workers' compensation cover only work-related accidents.

## BASIC COVERAGE

<p><b>Basic Life and AD&amp;D</b> (if you have health coverage within the A&amp;M System)</p>	<p>Basic Life: <b>\$7,500</b>            Basic AD&amp;D: <b>\$5,000</b>            Basic Child Life: <b>\$5,000</b> for each eligible dependent child</p> <ul style="list-style-type: none"> <li>You are automatically covered if you are enrolled in an A&amp;M System health plan.</li> </ul>
<p><b>Alternate Basic Life (ABL) and AD&amp;D</b> (if you have health coverage outside the A&amp;M System)</p>	<p>Basic Life: <b>\$50,000</b> (or the amount of Optional Life you had immediately before enrolling in this plan, whichever is less)            Basic AD&amp;D: <b>\$5,000</b>            Basic Child Life: <b>\$5,000</b> for each eligible dependent child</p> <ul style="list-style-type: none"> <li>If you are not enrolled in A&amp;M System health coverage, but certify that you have other health coverage, you can pay for Alternate Basic Life using the employer contribution.</li> <li>If you select this coverage, you cannot enroll in Optional Life.</li> </ul>

## OPTIONAL COVERAGES

<p><b>Optional Employee Life</b></p>	<p><math>\frac{1}{2}</math>, <b>1, 2, 3, 4, 5, 6x</b> annual salary<sup>3</sup> to a maximum of <b>\$1,000,000</b></p>	
<p><b>Optional Dependent Life: Plan A</b></p>	<p>You can enroll your dependents if you have Optional Life coverage. You pay for the coverage yourself.</p> <p>Spouse Coverage:  <b>\$25,000, \$50,000, \$75,000, \$100,000, \$150,000, or \$200,000</b></p> <ul style="list-style-type: none"> <li>You can elect <b>\$25,000</b> or <b>\$50,000</b> for your spouse with no Evidence of Insurability (EOI) if you are a new employee or within 60 days of a qualified life event. Any amount over <b>\$50,000</b> requires EOI.</li> <li>The spouse coverage amount may not be greater than the employee coverage amount.</li> <li>You must provide Evidence of Insurability (EOI) to increase Life insurance coverage for your spouse.</li> <li>Spouse is not eligible for coverage if already enrolled for coverage as an employee.</li> </ul>	<p>Child Coverage:  <b>\$10,000</b> per child</p> <ul style="list-style-type: none"> <li>Children are eligible from live birth to 26.</li> <li>A child may only be covered by one parent.</li> </ul>
<p><b>Optional Dependent Life: Plan B</b></p>	<p>Spouse Coverage:  <b>\$5,000</b> Life and a matching <b>\$5,000</b> AD&amp;D</p>	<p>Child Coverage:  <b>\$5,000</b> Life for each eligible enrolled dependent child and a matching <b>\$5,000</b> AD&amp;D</p>
<p><b>Optional Dependent Life: Plan C</b></p>	<p>You can enroll your dependents if you have Alternate Basic Life (ABL) coverage. You pay for the coverage yourself.</p> <p>Spouse Coverage:  <b>50%</b> of employee's Alternate Basic Life (ABL) coverage to a maximum of <b>\$25,000</b></p>	<p>Child Coverage:  <b>10%</b> of employee's Alternate Basic Life (ABL) coverage to a maximum of <b>\$5,000</b></p>
<p><b>Optional AD&amp;D</b></p>	<p>Employee Plan:            Annual salary less than or equal to \$25,000:  <b>\$10,000</b> increments, to a maximum of <b>\$250,000</b></p> <p>Annual salary of \$25,000 or greater:  <b>\$10,000</b> increments, to a maximum of <b>10x</b> salary<sup>3</sup> or <b>\$800,000</b>, whichever is less</p>	<p>Family Plan: (percent of employee's benefit amount)</p> <p>Spouse (with children): <b>50%</b>            Spouse (no children): <b>60%</b>            Each child (with spouse): <b>10%</b>            Each child (no spouse): <b>15%</b></p>

## MONTHLY COST OF COVERAGE<sup>6</sup>

Employee and spouse rates shown per \$1,000 per month and increase with age.

### OPTIONAL LIFE

Age	Non-smoker	Smoker
Under 25	\$0.0500	\$0.1000
25-29	\$0.0500	\$0.1000
30-34	\$0.0500	\$0.1000
35-39	\$0.0600	\$0.1200
40-44	\$0.0700	\$0.1400
45-49	\$0.1200	\$0.2400
50-54	\$0.2000	\$0.4000
55-59	\$0.3600	\$0.7200
60-64	\$0.5600	\$1.1200
65-69	\$0.7600	\$1.5200
70-74	\$1.4300	\$2.8600
75 and over	\$2.0000	\$4.0000

### OPTIONAL DEPENDENT LIFE PLAN A - SPOUSE

Age	Non-smoker	Smoker
Under 25	\$0.0500	\$0.0600
25-29	\$0.0600	\$0.0720
30-34	\$0.0800	\$0.0960
35-39	\$0.0900	\$0.1080
40-44	\$0.1000	\$0.1200
45-49	\$0.1500	\$0.1800
50-54	\$0.2300	\$0.2760
55-59	\$0.4300	\$0.5160
60-64	\$0.6600	\$0.7920
65-69	\$1.2700	\$1.5240
70-74	\$2.0600	\$2.4720
75 and over	\$2.0600	\$2.4720

### OPTIONAL DEPENDENT LIFE - OTHER PLANS

Plan A: Children	\$0.060 per \$1,000 per month
Plan B: Spouse	\$1.050 per \$1,000 per month
Plan B: Children	\$0.320 per \$1,000 per month
Plan C: Spouse and Children	1/2 ABL premium, 1/10 if no spouse is covered

### OPTIONAL AD&D

Employee	\$0.10 per \$10,000 of coverage
Employee and family	\$0.24 per \$10,000 of coverage



## CALCULATE YOUR MONTHLY PREMIUM

Total coverage you need \$ \_\_\_\_\_  
 $\div$  1,000 \$ \_\_\_\_\_  
 $\times$  your rate \$ \_\_\_\_\_  
 = \_\_\_\_\_  
**Monthly premium \$** \_\_\_\_\_

## CALCULATE YOUR LIFE INSURANCE NEEDS

Life insurance is an important resource, but it can be confusing to determine how much coverage you may need. Assess your needs with our life insurance calculator at [www.TheHartford.com/benefits/lifeneeds](http://www.TheHartford.com/benefits/lifeneeds)

## FREQUENTLY ASKED QUESTIONS AND OTHER DETAILS



### WHO IS ELIGIBLE FOR COVERAGE?

You are eligible for this insurance if you are:

- An active full-time employee who works at least 30 hours per week on a regularly scheduled basis.
- An active part-time employee who works at least 20 hours per week on a regularly scheduled basis.

Your spouse and child(ren) are also eligible for coverage. Any eligible child(ren) must be under age 26.



### AM I GUARANTEED COVERAGE?

If you enroll during your open enrollment period or are newly eligible and elect an amount that exceeds the Guaranteed Issue amount (detailed above), you will need to provide Evidence of Insurability (EOI) that is satisfactory to The Hartford before the excess can become effective. If you enroll after your open or initial enrollment period, EOI will be required for all coverage amounts.

For your spouse coverage, if you enroll during your open enrollment period or are newly eligible and elect an amount that exceeds the Guaranteed Issue amount (detailed above), your spouse will need to provide EOI that is satisfactory to The Hartford before the excess can become effective. If you enroll after your open or initial enrollment period, EOI will be required for all coverage amounts.

For your child(ren)'s coverage, this insurance is guaranteed issue coverage – it is available without having to provide information about your child(ren)'s health.



### WHEN CAN I ENROLL?

**Initial Eligibility/New Employees:** As a new employee, you may elect Optional Life coverage for yourself up to 6x annual salary when first eligible (anything over 3x annual salary will require EOI). In addition, you may enroll in Optional Dependent Life (Plan A, Plan B or Plan C) as noted above.

**Note:** New employees who do not apply for Optional Life insurance when first eligible, or do not elect the maximum amount at that time, may at any time during the year enroll or apply to increase their coverage, subject to providing EOI.

### Qualified Life Event (QLE)/Family Status Change:

If you are an eligible employee and have a QLE during the year, you may enroll in or increase (within 60 days) coverage up to the Guaranteed Issue amounts below – without having to provide EOI:

- Employee Coverage
  - ½ or 1x your salary up to the Guaranteed Issue amount (3x salary)
- Spouse Coverage (as noted above)
  - Plan A = \$25,000 or \$50,000
  - Plan B = \$5,000
  - Plan C = Up to \$25,000

**Note:** If you did not make changes within 60 days of the QLE, you will be considered a late entrant and EOI will be required.



## WHEN DOES THIS INSURANCE BEGIN?

Insurance will become effective in accordance with the terms of the certificate (usually the first day of the month following the date you elect coverage unless you elect coverage to be effective on your state contribution eligibility date or you are applying for additional coverage through EOI). 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), unless already insured with the prior carrier.



## 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.



## TAKE YOUR COVERAGE WITH YOU

If you are no longer eligible for coverage as an active employee, you may be able to take this life coverage with you. Coverage may be continued for you and your dependent(s) under a group portability certificate or an individual conversion life certificate. Your spouse may also continue insurance in certain circumstances. The specific terms and qualifying events for conversion and portability are described in the certificate.

### GENERAL LIMITATIONS AND EXCLUSIONS

- 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.

For provisions, exclusions and full details about your Life and AD&D benefits, visit <https://sso.tamus.edu> for the official Policy document.



Business Insurance  
Employee Benefits  
Auto  
Home

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company. Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This brochure 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 brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability. © 2020 The Hartford.

The Hartford compensates both internal and external producers, as well as others, for the sale and service of our products. For additional information regarding The Hartford's compensation practices, please review our website <https://www.TheHartford.com/group-benefits-producer-compensation>.

<sup>1</sup> Facts about Life 2018, LIMRA, September 2018.

<sup>2</sup> Initial eligibility period is 45 days for new hires and 60 days for employees with qualifying life events.

<sup>3</sup> Your annual budgeted pay on 9/1 of each year. It does not include commissions, bonuses, overtime, longevity or hazardous duty pay or other fringe benefits. If you are less than a 12 month employee, annual pay will be calculated by multiplying your monthly budgeted pay by 12.

<sup>4</sup> This case illustration is fictitious and for illustrative purposes only.

<sup>5</sup> Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit [www.TheHartford.com/employee-benefits/value-added-services](http://www.TheHartford.com/employee-benefits/value-added-services) for more information.

<sup>6</sup> Rates and/or benefits can be changed on a class basis. Rates for Voluntary Term Life Insurance are based on the employee's age and increase as you enter each new age category. You are considered a tobacco user if you have smoked cigarettes, cigars or a pipe, vaped, or used chewing tobacco, nicotine chewing gum or snuff during the 3 months before submitting an application for insurance.

Life Form Series includes GBD-1000, GBD-1100, or state equivalent. Policy Number: 681794. Accident Form Series includes GBD-1000, GBD-1300, or state equivalent. Policy Number: ADD-S09128.