FINANCIAL PROTECTION FOR YOUR FAMILY’S FUTURE

LIFE AND AD&D INSURANCE FOR ACTIVE EMPLOYEES

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

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, 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

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.

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:

- 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

<table>
<thead>
<tr>
<th>Plan</th>
<th>Basic Life</th>
<th>Basic AD&amp;D</th>
<th>Basic Child Life</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Basic Life and AD&amp;D</strong></td>
<td>$7,500</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>(if you have health coverage within the A&amp;M System)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Alternate Basic Life (ABL) and AD&amp;D</strong></td>
<td>$50,000</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>(if you have health coverage outside the A&amp;M System)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- You are automatically covered if you are enrolled in an A&M System health plan.
- If you are not enrolled in A&M 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.

## Optional Coverages

### Optional Employee Life

- $\frac{1}{2}, 1, 2, 3, 4, 5, 6x$ annual salary\(^3\) to a maximum of $1,000,000

### Optional Dependent Life: Plan A

- You can enroll your dependents if you have Optional Life coverage. You pay for the coverage yourself.
- Spouse Coverage:
  - $25,000, $50,000, $75,000, $100,000, $150,000, or $200,000
  - You can elect $25,000 or $50,000 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 $50,000 requires EOI.
  - The spouse coverage amount may not be greater than the employee coverage amount.
  - You must provide Evidence of Insurability (EOI) to increase Life insurance coverage for your spouse.
  - Spouse is not eligible for coverage if already enrolled for coverage as an employee.

### Optional Dependent Life: Plan B

- Spouse Coverage:
  - $5,000 Life and a matching $5,000 AD&D

### Optional Dependent Life: Plan C

- You can enroll your dependents if you have Alternate Basic Life (ABL) coverage. You pay for the coverage yourself.
- Spouse Coverage:
  - 50% of employee’s Alternate Basic Life (ABL) coverage to a maximum of $25,000

### Optional AD&D

- Employee Plan:
  - Annual salary less than or equal to $25,000:
    - $10,000 increments, to a maximum of $250,000
  - Annual salary of $25,000 or greater:
    - $10,000 increments, to a maximum of 10x salary\(^4\) or $800,000, whichever is less

### Optional AD&D: Family Plan

- (percent of employee’s benefit amount)
  - Spouse (with children): 50%
  - Spouse (no children): 60%
  - Each child (with spouse): 10%
  - Each child (no spouse): 15%
MONTHLY COST OF COVERAGE

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

OPTIONAL LIFE

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

OPTIONAL DEPENDENT LIFE PLAN A – SPOUSE

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

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

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$0.10 per $10,000 of coverage</td>
</tr>
<tr>
<td>Employee and family</td>
<td>$0.24 per $10,000 of coverage</td>
</tr>
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</table>
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.