

**The Texas A&M University System – Life Insurance  
(Active Employees)**



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

## Basic Life/Basic Accidental Death & Dismemberment (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
- \$5,000 in AD&D insurance

### Child Coverage:

- \$5,000 in life insurance on each eligible dependent child
- Note: the child age limit is live birth to age 26 or through age 18 for Managing Conservatorship and Legal Guardianship, unless court order defines otherwise

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

## Alternate Basic Life/Basic AD&D:

If you are not enrolled in an A&M System medical plan, 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:

- Up to \$50,000 or the amount of optional life you had immediately before enrolling in this plan, whichever is less;
- \$5,000 Basic AD&D coverage

### Child Coverage:

- \$5,000 for each eligible dependent child
- Note: the child age limit is live birth to age 26 or through age 18 for Managing Conservatorship and Legal Guardianship, unless court order defines otherwise

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

## Employee Optional Life:

- Optional Life benefits range from ½ to 6x salary; maximum coverage amount \$1,000,000
- You must provide evidence of insurability to enroll in or increase Optional Life insurance coverage

# Annual Enrollment Overview – Employee Dependent Life Insurance

## Dependent Life Plan A:

You can elect this dependent life plan 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 on each eligible enrolled dependent child
- Note: the child age limit is live birth to age 26 or through age 18 for Managing Conservatorship and Legal Guardianship, unless court order defines otherwise

# Annual Enrollment Overview – Employee Dependent Life Insurance

## Dependent Life Plan B:

You can elect this dependent life plan if you have Basic Life or Alternate Basic Life coverage. You pay for the coverage yourself.

### Spouse Coverage:

- \$5,000 in Life and \$5,000 in AD&D coverage; if spouse is enrolled

### Child Coverage:

- \$5,000 on each eligible enrolled dependent child
- Note: the child age limit is live birth to age 26 or through age 18 for Managing Conservatorship and Legal Guardianship, unless court order defines otherwise

# Annual Enrollment Overview – Employee Dependent Life Insurance

## Dependent Life Plan C:

You can elect this dependent life plan if you have Alternate Basic Life coverage. You pay for the coverage yourself.

### Spouse Coverage:

- 50% of employee's alternate basic life amount up to a maximum of \$25,000
- You must provide evidence of insurability to enroll in or increase Life insurance coverage for your spouse

### Child Coverage:

- \$5,000 on each eligible enrolled dependent child
- Note: the child age limit is live birth to age 26 or through age 18 for Managing Conservatorship and Legal Guardianship, unless court order defines otherwise

# Annual Enrollment Overview – Employee AD&D Insurance

## Employee Accidental Death & Dismemberment (AD&D):

Accidental Death and Dismemberment provides benefits for an accidental injury that results in the death or dismemberment of a covered person:

### Employee Plan:

Annual salary less than or equal to \$25,000	\$10,000 increments up to maximum of \$250,000
Annual salary greater than \$25,000	\$10,000 increments up to maximum of 10x salary or \$800,000, whichever is less

### Family Plan (percent of employees benefit amount):

Spouse (with children)	50%
Spouse (no children)	60%
Each child (with spouse)	10%
Each child (no spouse)	15%





**The Texas A&M University System – Life Insurance  
(Retirees)**



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

## Basic Life/Basic Accidental Death & Dismemberment (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
- \$5,000 in AD&D insurance

### Child Coverage:

- \$5,000 in life insurance on each eligible dependent child
- Note: the child age limit is live birth to age 26 or through age 18 for Managing Conservatorship and Legal Guardianship, unless court order defines otherwise

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

## Alternate Basic Life/Basic AD&D:

If you are not enrolled in an A&M System medical plan, 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:

- Up to \$50,000 or the amount of Optional Life you had immediately before enrolling in this plan, whichever is less;
- \$5,000 Basic AD&D coverage

### Child Coverage

- \$5,000 for each eligible dependent child
- Note: the child age limit is live birth to age 26 or through age 18 for Managing Conservatorship and Legal Guardianship, unless court order defines otherwise

Note: If you are a retiree enrolled in Alternate Basic Life, your coverage will automatically be reduced to \$30,000 when you reach age 80

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

## Optional Life:

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

# Annual Enrollment Overview – Retiree Dependent Life Insurance

## Dependent Life Plan A:

You can elect this Dependent Life plan if you have Optional Life coverage. You pay for the coverage yourself.

### Spouse Coverage:

- **Maximum may not exceed 50% of retiree coverage.**
- Retirees under age 80, the maximum spouse coverage is \$50,000
- Retirees ages 70-79, the maximum spouse coverage is \$30,000
- Retirees age 80 or older, the maximum spouse coverage is \$15,000
- You must provide evidence of insurability to enroll in or increase Life insurance coverage for your spouse

### Child Coverage:

- \$10,000 on each eligible enrolled dependent child
- Note: the child age limit is live birth to age 26 or through age 18 for Managing Conservatorship and Legal Guardianship, unless court order defines otherwise

# Annual Enrollment Overview – Retiree Dependent Life Insurance

## Dependent Life Plan B:

You can elect this Dependent Life plan if you have Basic Life or Alternate Basic Life coverage. You pay for the coverage yourself.

### Spouse Coverage:

- \$5,000 in Life and \$5,000 in AD&D coverage; if spouse is enrolled
- You must provide evidence of insurability to enroll in Life insurance coverage for your spouse

### Child Coverage:

- \$5,000 on each eligible enrolled dependent child
- Note: the child age limit is live birth to age 26 or through age 18 for Managing Conservatorship and Legal Guardianship, unless court order defines otherwise

# Annual Enrollment Overview – Retiree Dependent Life Insurance

## Dependent Life Plan C:

You can elect this Dependent Life plan if you have Alternate Basic Life coverage. You pay for the coverage yourself.

### Spouse Coverage:

- **Maximum may not exceed 50% of retiree coverage.**
- When a Retiree attains age 80 on or after 9/1/2010, your Spouse amount will reduce to lesser of 50% of retiree amount or \$15,000
- 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
- Note: the child age limit is live birth to age 26 or through age 18 for Managing Conservatorship and Legal Guardianship, unless court order defines otherwise

# Annual Enrollment Overview – Retiree AD&D Insurance

## Retiree Accidental Death & Dismemberment (AD&D):

Accidental Death and Dismemberment (AD&D) provides benefits for an accidental injury that results in the death or dismemberment of a covered person.

### Retiree Only Plan:

Less than age 70	Elect up to \$200,000
Greater than age 70	Elect up to \$60,000

### Family Retiree Plan (percent of benefit amount):

Spouse (with children):	50%
Spouse (no children):	60%
Each Child (with spouse):	10%
Each child (no spouse):	15%





## Value Added Services



# Value Added Services – The Hartford

Take advantage of additional benefits that come with your  
Life insurance plans!

**These valuable services are available to you and your family when you need them most:**

- Travel Assistance and ID Theft and Protection Services
- Grief Guidance
- Funeral Planning Services
- Obituary Writing
- Estate Planning
- Account Deactivation
- Dedicated Care Manager

# Value Added Services – OG Benefits, LLC

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

- Customer Service line to answer Life, Dependent Life and Retiree Life Insurance related questions:
  - **833-867-5300 (Spanish speaking representatives are available)**
  - **Hours of Operation: Mon-Fri 8am-5pm**
  
- 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 Life Essentials & Value-Added Services<sup>1</sup>

## For Beneficiary:

### HOW TO ACCESS THESE SERVICES?

Visit: [empathy.com/partner/hartford](https://empathy.com/partner/hartford)

Register online at [join.empathy.com/hartford](https://join.empathy.com/hartford)

Via Digital App, use Access Code: **EMP-HART**

Contact: [hartford@empathy.com](mailto:hartford@empathy.com)

For questions, call: **270-681-1364**.

## For Employee:

### HOW TO ACCESS THESE SERVICES?

Register online at [join.empathy.com/hartfordcare](https://join.empathy.com/hartfordcare)

Once you register, access these services by calling **229-544-2332**.

<sup>1</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 <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

# Value Added Services – Travel Assistance & ID Theft Protection

## Travel Assistance

- For business or pleasure – Assistance when traveling 100+ miles from home, up to 90 days. Coverage for employee, spouse and dependent children under age 26
- Emergency Transport Services – Such as medical evacuations, repatriations of remains and more
- Medical assistance – World-wide medical referrals, medical monitoring, assistance with prescriptions, replacing medical devices
- Other Travel Services – Pre-trip information, lost luggage/document assistance, legal referrals

## Identity Theft Support Services<sup>1</sup>

- Education on prevention and steps to take following theft
- Credit bureau notification
- Credit information review
- Identity theft affidavit assistance
- Card replacement
- Translation and emergency cash advance

### Travel Assistance via phone:

**U.S. and Canada: 800-243-6108 (toll-free)**

**Outside U.S.: 202-828-5885**

**Or email: [assist@imglobal.com](mailto:assist@imglobal.com)**



<sup>1</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/employeebenefits/value-added-services](http://www.TheHartford.com/employeebenefits/value-added-services) for more information.

# Empathy Bereavement Services<sup>1</sup> that go beyond the benefit

## Grief Guidance

Help for all the difficult emotions they may be feeling

## Funeral Planning

Checklists and templates to stay on top of every detail

## Obituary Writer

A professionally written obituary in minutes

## Care Manager

1:1 chat with a dedicated expert for guidance

## Family Collaboration

Support for the process by sharing with up to 10 others on an account

## Secure Vault

A safe place to upload, organize, and share crucial documents

## Estate Administration

Guidance to the ins and outs of this complex process

## Account Deactivation

Automated canceling of memberships, accounts and subscriptions

## Estate Planning

Every detail worked out to save the family time and headaches

## Knowledge Base

In-depth information on any topic

<sup>1</sup> Bereavement Services, Funeral Planning Services and Will Prep Services are provided through The Hartford by Empathy. Empathy is not affiliated with The Hartford and is not a provider of insurance services. 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.

# Bereavement Services – Provided by Empathy

## Grief Guidance

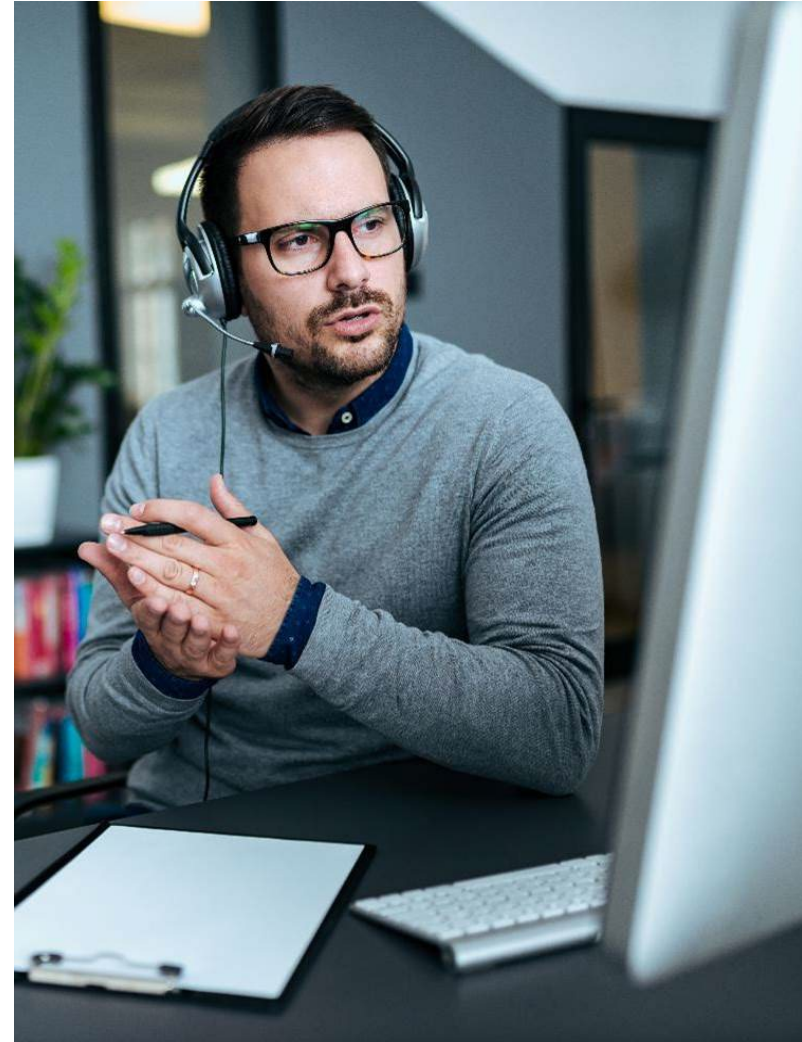
- Licensed social workers provide emotional guidance
- Guided meditation helps loved ones find encouragement
- Self-care tools and reflection workflows
- **Phone number +1(270)-681-1364**

## Funeral Planning Services

- Detailed instructions and on-demand assistance with finding a funeral home
- Help with identifying vendors, planning events and arranging all details
- Funeral home cost negotiation assistance

## Obituary Writing

- Online obituary writing wizard tool offers step-by-step guide
- Details collected and crafted into beautiful tribute
- Ready for publication in minutes



# Bereavement Services Continued – Provided by Empathy

## Estate Planning

- Estate administration experts available for on-demand support
- Assistance with drafting a will and creating a last wishes document
- Probate guidance and resources
- Personalized guidance with state-specific instructions

## Account Deactivation

- Assistance with closing personal accounts on family's behalf
- Includes financial, memberships, subscriptions and social media accounts
- Empathy will manage all necessary communications and avoid unnecessary charges

## Dedicated Care Manager

- Care Manager interacts with family in way that works best for them (phone, email, text and digital app)
- Dedicated Care Manager to assist through a multi-step process, adapted to each family's unique needs
- Personalized Care Plan created
- Care Manager provides outlet for emotional challenges throughout the process

