

# 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 through The Hartford:

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

DURING THIS OPEN ENROLLMENT PERIOD, ACTIVE EMPLOYEES  
HAVE A UNIQUE OPPORTUNITY TO ELECT OR INCREASE COVERAGE  
See page 2 for details

### **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).**

# EXTRA PROTECTION FOR YOUR FINANCIAL WELL-BEING



Over 40% of Americans report that they wouldn't have enough money within six months if a household wage earner passed away unexpectedly.<sup>1</sup>

The Texas A&M University System cares about your financial well-being. That's why we have partnered with 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.

## SPECIAL OPTIONAL LIFE INSURANCE OPEN ENROLLMENT OPPORTUNITY IN 2022

During Open Enrollment 7/1/2022 - 7/31/2022, you have the opportunity to elect or increase coverage – all at affordable group rates.

### Employee Coverage

- You can elect up to 4x your annual salary without providing Evidence of Insurability (EOI).
- If you choose to make a new election exceeding 4x annual salary, EOI will be required.
- This special opportunity is for this Open Enrollment period only.

### Spouse Coverage

If you're making changes to your spouse's coverage, or electing spouse coverage for the first time, your spouse will need to submit EOI. This can be conveniently completed online during your enrollment process.

- Plan A = **\$25,000, \$50,000, \$75,000, \$100,000, \$150,000** or **\$200,000**
- 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 EOI.

# 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>2</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 TERM LIFE INSURANCE?

Term 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>3</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>4</sup> to a maximum of <b>\$1,000,000</b>            *This year only, you have a special opportunity to increase your Optional Employee Life coverage. See page 2 for details.</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) <b>if you are a new employee or within 60 days of a qualified life event</b>. 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</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>\$5,000</b> Life for each eligible enrolled dependent child</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>5\*</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 \$5,000 of coverage
Plan B: Children	\$0.320 per \$5,000 of coverage
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

\*All rates are subject to change.



## 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



### 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 for 4.5 months or more.
- An active part-time employee who works at least 20 hours per week for 4.5 months or more.

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



### AM I GUARANTEED COVERAGE?

If your election exceeds the Guaranteed Issue amounts, you will need to provide Evidence of Insurability (EOI) that is satisfactory to The Hartford before the excess can become effective. EOI is an application process in which you provide information on the condition of your health or your dependent's health when applying for a certain amount of Life insurance coverage as defined in your policy.

For this Open Enrollment only, late entrants can enroll in up to 4x annual salary without providing EOI. You are considered a **late entrant** if you did not elect coverage when first eligible.

**Currently enrolled employees with coverage of 3x annual salary or less** may enroll in up to 4x annual salary without providing EOI.

For your spouse coverage, if you're changing your spouse coverage or electing spouse coverage for the first time, your spouse will need to provide EOI that is satisfactory to The Hartford before the coverage can become effective.

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 DOES THIS INSURANCE BEGIN?

The coverage you elect during this enrollment period will become effective 9/1/2022, unless you elect amounts requiring EOI. Coverage amounts requiring EOI will become effective the first of the month after approval by The Hartford. 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.

## OTHER DETAILS

### TAKE YOUR COVERAGE WITH YOU

If you're 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

- Plan A and Plan C 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

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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-509128.

<sup>1</sup> Facts about Life 2021, LIMRA, September 2021.

<sup>2</sup> This case illustration is fictitious and for illustrative purposes only.

<sup>3</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>4</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>5</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.