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
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
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
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
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
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
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:

<table>
<thead>
<tr>
<th>Annual salary</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>less than or equal to $25,000</td>
<td>$10,000 increments up to maximum of $250,000</td>
</tr>
<tr>
<td>greater than $25,000</td>
<td>$10,000 increments up to maximum of 10x salary or $800,000, whichever is less</td>
</tr>
</tbody>
</table>

Family Plan (percent of employees benefit amount):

<table>
<thead>
<tr>
<th>Family Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse (with children)</td>
<td>50%</td>
</tr>
<tr>
<td>Spouse (no children)</td>
<td>60%</td>
</tr>
<tr>
<td>Each child (with spouse)</td>
<td>10%</td>
</tr>
<tr>
<td>Each child (no spouse)</td>
<td>15%</td>
</tr>
</tbody>
</table>
Value Added Services
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
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:

- Funeral Planning and Concierge Services by Everest
- EstateGuidance® Will Services
- Beneficiary Assist® Counseling Services (including HealthChampion)
- Travel Assistance and ID Theft and Protection Services
Value Added Services – Everest Funeral Planning & Concierge Services

FUNERAL CONCIERGE

Support available 24/7, 365 days a year:
- Suite of online tools & live support
- Pre-planning and preservation of final wishes
- Cost comparisons of funeral-related expenses
- Family advocacy and professional negotiation of funeral pricing

Call 866-854-5429 or visit: www.everestfuneral.com/hartford
Use code: HFEVLC

1Funeral Concierge services are offered through Everest Funeral Package, LLC (Everest). Everest and the Everest logo are service marks of Everest Funeral Package, LLC. Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest ReGroup, Ltd., Everest Reinsurance Company or any of their affiliates. The Hartford is not responsible and assumes no liability for the services provided by Everest Funeral Package, LLC as described in these materials and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit https://www.thehartford.com/employee-benefits/value-added-services for more information.
Value Added Services – EstateGuidance Will Services

ESTATE GUIDANCE®²
WILL PREPARATION

• Simple free online will preparation
  ✓ Available to you & your spouse*
  ✓ Unlimited, no cost revisions
• Licensed attorneys provide legal support via e-mail
• Online family law education center
• Additional estate planning services available for purchase
• Visit: www.estateguidance.com; Use Code: WILLHNF

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*Free will is available to employee only; Spouse may create a will for a discounted fee.
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 cope with issues that arise after a loss such as:

- Emotional issues
- Financial issues
- Legal issues

• Service includes unlimited phone contact with a counselor, attorney or financial planner

• Five face-to-face sessions for up to a year from the date a claim is filed

• HealthChampion - healthcare navigation 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

Travel Assistance

- Pre-trip support; visa and passport information
- Medical assistance when traveling 100+ miles from home, up to 90 days
- Travel Assistance must be called first, after emergency services like 911, to engage

Identity Theft Services

- Protection at home or away
- Prevention Services
- Detection support
- Resolution Guidance, Emergency Cash Advances*

Travel Assistance via phone:
U.S. and Canada:
800-243-6108 (toll-free)
Outside U.S.: 202-828-5885
Or email: assist@imglobal.com

*Cash advance available when theft occurs 100 miles or more from your primary residence.