

**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
- 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 – 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 of 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%



Value Added Services



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

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:

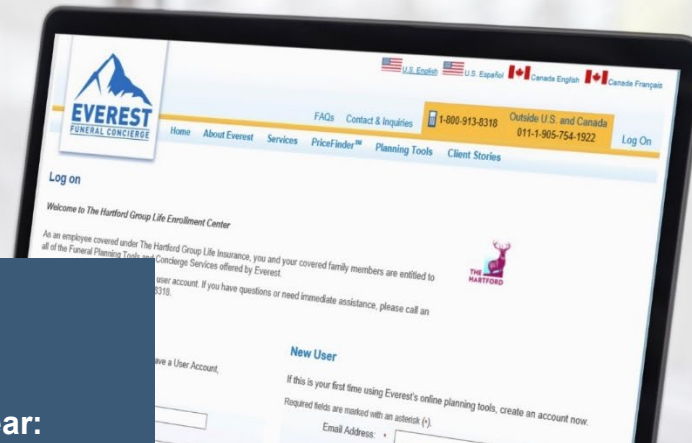
- Funeral Planning and Concierge Services by Everest¹
- EstateGuidance[®] Will Services²
- Beneficiary Assist[®] Counseling Services (including HealthChampion)
- Travel Assistance and ID Theft and Protection Services

Value Added Services – Everest Funeral Planning & Concierge Services

FUNERAL CONCIERGE ¹

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

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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: WILLHLF

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*Free will is available to employee only; Spouse may create a will for a discounted fee.

The image displays two screenshots of the EstateGuidance website. The top screenshot shows the homepage with the headline "Estate planning made simple." and a "Get Started" button. Below this, it states "EstateGuidance makes it easy to create your estate plan online." and lists "3 Simple Steps": "Select a Document", "Complete Questionnaire", and "Print and Sign". The bottom screenshot shows the "Available products from EstateGuidance" section, featuring "Last Will and Testament" and "Living Will" options, each with a "Get Started" button. The website interface includes a navigation bar with "Get Started", "Products", "Education", and "Already a Customer? Sign In" links, and a search bar for "Enter Promotional Code".

Value Added Services – Beneficiary Assist Counseling Services

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

