

Supplemental Life and Accidental Death & Dismemberment (AD&D) Insurance

In addition to your Basic Life and AD&D Insurance, you can purchase Supplemental Life and AD&D Insurance to increase your own coverage and buy coverage for your spouse/ registered domestic partner (RDP) and/or child(ren). You must purchase Employee Supplemental Life insurance in order to purchase coverage for your eligible dependents (spouse or registered domestic partner and/or child(ren)).

Quick Facts	
ELIGIBILITY	
<ul style="list-style-type: none"> • Full-time benefit-eligible employees, working 36 or more hours per week (excluding on-call hours), are covered on the first day of the month, coinciding with or next following 60 days of continuous employment • The spouse or Registered Domestic Partner of a covered employee • Child(ren) of a covered employee, who are at least 15 days old but less than 26 years old 	
INSURANCE COMPANY	
<ul style="list-style-type: none"> • The Hartford Life and Accident Insurance Company 	

EMPLOYEE SUPPLEMENTAL LIFE AND AD&D INSURANCE

You may purchase Employee Supplemental Life and AD&D Insurance from \$10,000 to \$300,000 in \$10,000 increments, up to a maximum of \$300,000 (or 5X basic annual earnings, whichever is less).

SPOUSE OR REGISTERED DOMESTIC PARTNER SUPPLEMENTAL LIFE AND AD&D INSURANCE

You may purchase Spouse or RDP Supplemental Life and AD&D Insurance from \$5,000 to \$150,000 in \$5,000 increments, up to a maximum of \$150,000 (the amount of Spouse or RDP Supplemental coverage may never exceed 50% of the Supplemental Amount of Life Insurance in force for the employee).

CHILD SUPPLEMENTAL LIFE AND AD&D INSURANCE

You may purchase Child Supplemental Life and AD&D Insurance, as follows:

Child(ren) Age	Coverage
Less than 15 days	No Coverage
15 days but less than 6 months	\$1,000
6 months but less than 26 years	increments of \$1,000, subject to a minimum of \$1,000 and a maximum of \$20,000

AGE REDUCTIONS

Supplemental Life and AD&D Insurance will decrease to a 65% benefit at age 65 and a 50% benefit at age 70.



EVIDENCE OF INSURABILITY (EOI) RULES

If you enroll within 31 days of first being eligible, EOI is only required for amounts above:

Employee	\$100,000
Spouse/RDP	\$30,000
Child(ren)	Not required

If you enroll for Supplemental Life and AD&D Insurance greater than 31 after you are first eligible, or increase coverage at a later date, EOI will be required for all amounts of coverage.

COST OF COVERAGE

You pay 100% of the premium for Supplemental Life and AD&D insurance.

Rate per \$1,000 of Coverage		
Employee Age	Employee/Spouse or RDP	Child
< 25	.06	.05
25-29	.054	.05
30-34	.059	.05
35-39	.080	.05
40-44	.113	.05
45-49	.165	.05
50-54	.245	.05
55-59	.396	.05
60-64	.504	.05
65-69	.725	.05
70-74	1.270	.05
75 and >	2.075	.05

To calculate your monthly cost, take the coverage amount divided by 1,000 and multiply by the rate per \$1,000 of coverage based on the employee's age.

Example: Assume you are 33 years old and want to purchase \$100,000 of life insurance coverage for yourself. Your monthly cost is: $(\$100,000 \div 1,000) \times \$0.059 = \$5.90$