

## Elect group term life insurance today!



CITY OF KNOXVILLE

This summary is designed to help you better understand your group life insurance benefits offered by the City of Knoxville and under The Hartford Life Insurance Company.

### What is included in my life insurance benefit?

- **Waiver of Premium** – If you become disabled, premiums for your Term Life insurance coverage may be waived. Please refer to your life insurance certificate for eligibility requirements.
- **Accelerated Death Benefit** – Up to 100 percent of the face amount of Term Life insurance can be paid in lieu of the death benefit, if the insured becomes terminally ill, with a life expectancy of 12 months or less.
- **Portability** – If you no longer meet eligibility requirements as defined in the plan, you may be eligible to take all or a portion of your Term Life coverage with you and pay premiums directly to The Hartford. Premiums may be higher than those paid by active employees.
- **Accidental Death and Dismemberment** – Provides you with an additional insurance benefit if your death results from an accident, or pays a benefit to you should you suffer a loss from an injury as defined in the plan.

### What additional services are available?

- **Funeral Planning and Concierge Services**<sup>1</sup> provides a suite of online tools to guide you through key decisions before a loss, including help comparing funeral-related costs. After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers—often resulting in significant financial savings.
- **EstateGuidance® Will Services**<sup>2</sup> helps you protect your family's future by creating a will online—backed by online support from licensed attorneys. Your will is customized and legally binding.
- **Beneficiary Assist® Counseling Services**<sup>2</sup> offers compassionate expertise to help you or your beneficiaries (those you name in your policy) cope with emotional, financial and legal issues that arise after a loss. Includes unlimited phone contact with a counselor, attorney or financial planner for up to a year, and five face-to-face sessions.
- **Travel Assistance Services with ID Theft Protection and Assistance**<sup>3</sup> includes pre-trip information to help you feel more secure while traveling. It can also help you access medical professionals across the globe for medical assistance when traveling 100+ miles away from home for 90 days or less when unexpected detours arise. The ID theft services are available to you and your family at home or when you travel.

### Guaranteed coverage opportunity!

**One-time only!!** Employees that previously waived or declined coverage are now eligible for \$10,000 in coverage for themselves and \$5,000 in coverage for their spouse or qualified domestic partner at annual enrollment for a January 1, 2016 effective date!

As always, if you are currently participating in the Supplemental Term Life plan, you may increase your existing coverage by \$10,000 or \$20,000 without taking a medical exam, provided your total supplemental coverage does not exceed \$100,000.

Also, if you are participating in or electing Supplemental Term Life, you are eligible to elect Child Term Life in the amount of \$10,000. Child coverage is guaranteed with no medical exam.

#### Important Details:

<sup>1</sup>Funeral Planning and Concierge Services are offered through Everest Funeral Package, LLC (Everest). 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.

<sup>2</sup>EstateGuidance® and Beneficiary Assist® services are provided through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. A simple will does not cover credit shelter trust, printing or certain other features. These features are available at an additional cost to you.

<sup>3</sup>Travel Assistance and ID Theft Protection and Assistance are provided by Europ Assistance USA. Europ Assistance is not affiliated with The Hartford and is not a provider of insurance services.

## Coverage options at a glance

Coverage type	Coverage options	Additional information
Basic Term Life and Accidental Death and Dismemberment (AD&D)	<ul style="list-style-type: none"> <li>\$50,000</li> </ul>	<ul style="list-style-type: none"> <li>Includes matching AD&amp;D amount.</li> <li>Age reductions apply.*</li> </ul>
Basic Dependent Term Life	<ul style="list-style-type: none"> <li>\$1,000 spouse or qualified domestic partner / \$1,000 child</li> </ul>	<ul style="list-style-type: none"> <li>Children are eligible from live birth to 26 years.</li> <li>Age reductions to spouse or qualified domestic partner apply.*</li> </ul>
Supplemental Term Life	<ul style="list-style-type: none"> <li>\$10,000 increments up to \$300,000.</li> </ul>	<ul style="list-style-type: none"> <li>Age reductions apply.*</li> </ul>
Spouse Term Life	<ul style="list-style-type: none"> <li>\$5,000 increments, up to a maximum of \$150,000.</li> </ul>	<ul style="list-style-type: none"> <li>A spouse or qualified domestic partner is not eligible if he or she is also eligible for employee coverage.</li> <li>An employee must elect supplemental coverage in order to elect spouse coverage.</li> <li>Coverage cannot exceed 100% of the employee's Supplemental Term Life amount.</li> <li>Age reductions apply.*</li> </ul>
Child Term Life	<ul style="list-style-type: none"> <li>\$10,000</li> </ul>	<ul style="list-style-type: none"> <li>Children are eligible from live birth to 26 years.</li> <li>A child may be covered by only one city employee.</li> <li>An employee must elect supplemental coverage in order to elect child coverage.</li> <li>Benefit for children from live birth to age six months is \$100.</li> </ul>

\* Coverage reduces to 65 percent at age 70 and to 50 percent at age 75.

## Cost of coverage

### Employee and Spouse Term Life

Rate per \$1,000 per month

Age	Non-Nicotine	Nicotine
Under 35	\$0.044	\$0.114
35-39	\$0.071	\$0.203
40-44	\$0.122	\$0.286
45-49	\$0.176	\$0.360
50-54	\$0.294	\$0.589
55-59	\$0.507	\$0.933
60-64	\$0.810	\$1.343
65-69	\$1.351	\$1.949
70-74	\$2.129	\$3.013
75 and over	\$3.234	\$4.544

Rate table is effective August 1, 2015. All rates are subject to change.

Rates increase with age.

A nicotine user is defined as an individual who has used nicotine in any form during the past two months or is currently using nicotine in any form. If a nicotine status is not designated, premiums will be deducted at nicotine rates.

### Basic Dependent Package: \$0.44 per month

### Child Term Life: \$2.00 per month

Rate shown provides coverage for all eligible children

Calculate your cost for coverage	
Total coverage requested:	\$ _____
Convert coverage amount to units:	
\$ _____ ÷ \$1,000 =	_____
Multiply units by your rate:	
_____ x \$ _____	
Your monthly premium is:	\$ _____
Divide monthly premium by 2:	
Your biweekly premium is:	\$ _____

This is a summary of plan provisions related to the insurance policy created by the City of Knoxville for benefits with The Hartford. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively at work requirement of the policy.