



Basic Life Insurance

Benefit Highlights Lake County Board of County Commissioners	
What is basic life insurance?	<p>Your employer provides, at no cost to you, basic life insurance in an amount equal to 1 times your annual earnings to a maximum of \$200,000. Life insurance pays your beneficiary (please see below) a benefit if you die while you are covered.</p> <p>This highlight sheet is an overview of your basic life insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p>
Am I eligible?	You are eligible if you are an active full time employee who works at least 30 hours per week on a regularly scheduled basis.
When can I enroll?	As an eligible employee, you are automatically covered by basic life insurance; you do not have to enroll. If you have not already done so, you must designate a beneficiary as described below.
When is it effective?	Coverage goes into effect subject to the terms and conditions of the policy. You must be actively at work with your employer on the day your coverage takes effect.
Benefit Reductions	Your benefits will reduce by 35% at age 65 and 50% at age 70. All coverage cancels at retirement.
What is a beneficiary?	Your beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are covered by the policy. You must select your beneficiary when you complete your enrollment application; your selection is legally binding.
Can I keep my life coverage if I leave my employer?	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> • Converting your group life coverage to your own individual policy (policies). • If you leave your employer, portability is an option that allows you to continue your life insurance coverage. To be eligible, you must terminate your employment prior to Social Security Normal Retirement Age. This option allows you to continue all or a portion of your life insurance coverage under a separate portability term policy. Portability is subject to a minimum of \$5,000 and a maximum of \$200,000 and does not include coverage for your dependents. To elect portability, you must apply and pay the premium within 31 days of the termination of your life insurance. Evidence of insurability will not be required.

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What is the Living Benefits Option?

If you are diagnosed as terminally ill with a 12 month life expectancy, you may be eligible to receive payment of a portion of your life insurance. The remaining amount of your life insurance would be paid to your beneficiary when you die.

Important Details

As is standard with most term life insurance, this insurance coverage includes certain limitations and exclusions:

- the amount of your coverage may be reduced when you reach certain ages.

Other exclusions may apply depending upon your coverage. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

This benefit highlights sheet is an overview of the insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the benefit highlights sheet and the insurance policy, the terms of the insurance policy apply.



Supplemental Life Insurance

Benefit Highlights

Lake County Board of County Commissioners

<p>What is supplemental life insurance?</p>	<p>Supplemental life insurance is coverage that you pay for.</p> <p>Supplemental life insurance pays your beneficiary (please see below) a benefit if you die while you are covered.</p> <p>This highlight sheet is an overview of your supplemental life insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p>
<p>Am I eligible?</p>	<p>You are eligible if you are an active full time employee who works at least 30 hours per week on a regularly scheduled basis.</p>
<p>When can I enroll?</p>	<p>Enrollment in supplemental life insurance begins 7/1/2016 and ends 7/29/2016.</p>
<p>When is it effective?</p>	<p>Coverage goes into effect subject to the terms and conditions of the policy. You must be actively at work with your employer on the day your coverage takes effect.</p>
<p>How much supplemental life insurance can I purchase?</p>	<p>You can purchase supplemental life insurance in increments of \$10,000.</p> <p>The maximum amount you can purchase cannot be more than \$300,000. Annual earnings are as defined in The Hartford's contract with your employer.</p>
<p>I already have supplemental life insurance coverage; do I have to do anything?</p>	<p>If you take no action, your coverage and coverage for your eligible dependents will automatically continue with The Hartford subject to the terms of the contract.</p>
<p>Am I guaranteed coverage?</p>	<p>If you are currently participating in this coverage you may increase your current coverage by \$10,000, not to exceed \$100,000, without providing evidence of insurability. Additional coverage amounts will require evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you are electing coverage for the first time, evidence of insurability that is satisfactory to The Hartford will be required before any coverage can become effective.</p>
<p>What is a beneficiary?</p>	<p>Your beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are covered by the policy. You must select your beneficiary when you complete your enrollment application; your selection is legally binding.</p>

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Prepare today.
Help protect tomorrow.

<p>Are there other limitations to enrollment?</p>	<p>If you do not enroll within 31 days of your first day of eligibility, you will be considered a late entrant. Typically, late entrants may need to show evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required.</p> <p>This coverage, like most group benefit insurance, requires that a certain percentage of eligible employees participate. If that group participation minimum is not met, the insurance coverage that you have elected may not be in effect.</p>
<p>Spouse supplemental life insurance</p>	<p>If you elect supplemental life insurance for yourself, you may choose to purchase spouse supplemental life insurance in increments of \$5,000, to a maximum of \$150,000.</p> <p>Coverage cannot exceed 50% of the amount of your employee voluntary/supplemental life insurance coverage. You may not elect coverage for your spouse if they are in active full-time military service or is already covered as an employee under this policy.</p> <p>If your spouse is confined in a hospital or elsewhere because of disability on the date his or her insurance would normally have become effective, coverage (or an increase in coverage) will be deferred until that dependent is no longer confined and has performed all the normal activities of a healthy person of the same age for at least 15 consecutive days.</p> <p>If you are currently participating in this coverage you may increase your spouse's current coverage by \$5,000, not to exceed \$25,000 without providing evidence of insurability. Additional coverage amounts will require your spouse to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you are electing coverage for the first time, your spouse will be required to provide evidence of insurability that is satisfactory to The Hartford before any coverage can become effective.</p>
<p>Child(ren) supplemental life insurance</p>	<p>If you elect supplemental life insurance for yourself, you may choose to purchase child(ren) supplemental life insurance coverage in increments of \$2,500, to a maximum of \$10,000 for each child – no medical information is required.</p> <ul style="list-style-type: none"> • If your dependent child(ren) is confined in a hospital or elsewhere because of disability on the date his or her insurance would normally have become effective, coverage (or an increase in coverage) will be deferred until that dependent is no longer confined and has performed all the normal activities of a healthy person of the same age for at least 15 consecutive days. • Child(ren) must be unmarried and their age must be at least 15 days but not yet 26 years to be covered. • Unmarried child(ren) over age 26 may be covered if they are disabled and primarily dependent upon the employee for financial support. • Child(ren) at least 15 days but not yet age 6 months are limited to a reduced benefit of \$250.
<p>Does my coverage reduce as I get older?</p>	<p>Your benefits will reduce by 35% at age 65 and 50% at age 70. All coverage cancels at retirement.</p>

<p>Can I keep my life coverage if I leave my employer?</p>	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> • Converting your group life coverage to your own individual policy (policies). • If you leave your employer, portability is an option that allows you to continue your life insurance coverage. To be eligible, you must terminate your employment prior to Social Security Normal Retirement Age. This option allows you to continue all or a portion of your life insurance coverage under a separate portability term policy. Portability is subject to a minimum of \$5,000 and a maximum of \$250,000 and does include coverage for your spouse. To elect portability, you must apply and pay the premium within 31 days of the termination of your life insurance. Evidence of insurability will not be required. <p>Dependent spouse portability is subject to a maximum of \$50,000.</p>
<p>What is the living benefits option?</p>	<p>If you are diagnosed as terminally ill with a 12 month life expectancy, you may be eligible to receive payment of a portion of your life insurance. The remaining amount of your life insurance would be paid to your beneficiary when you die.</p>
<p>Do I still pay my life insurance premiums if I become disabled?</p>	<p>If you become totally disabled before age 60 and your disability lasts for at least 9 months, your life insurance premium may be waived. The premium for your dependent's coverage will also be waived if you are disabled and approved for waiver of premium. Coverage for your dependents will end if the policy terminates.</p>

Important Details

As is standard with most term life insurance, this insurance coverage includes certain limitations and exclusions:

- the amount of your coverage may be reduced when you reach certain ages.
- death by suicide (two years).

Other exclusions may apply depending upon your coverage. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

This benefit highlights sheet is an overview of the insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the benefit highlights sheet and the insurance policy, the terms of the insurance policy apply.



Voluntary Accidental Death and Dismemberment Insurance

Benefit highlights for:

Lake County Board of County Commissioners

<p>What is voluntary accidental death and dismemberment insurance?</p>	<p>Voluntary accidental death and dismemberment insurance pays your beneficiary (please see below) a death benefit if you die due to a covered accident while you are insured. It also pays you a benefit for certain accidental losses. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p> <ul style="list-style-type: none"> • Death benefits are paid in addition to any life insurance benefits. • Voluntary accidental death and dismemberment insurance pays benefits for accidental loss of limbs, thumb and index finger, speech, hearing, and sight. • Voluntary accidental death and dismemberment insurance covers losses that occur away from work or at work. Benefits are paid regardless of any worker's compensation benefits you collect. <p>This highlight sheet is an overview of your voluntary accidental death and dismemberment insurance.</p>
<p>What does voluntary accidental death and dismemberment insurance cover?</p>	<p>You may receive benefits due to certain losses or death from an accident. The covered losses or death can occur up to 365 days after that accident. The policy pays for:</p> <ul style="list-style-type: none"> • 100% of the amount of coverage you purchase in the event of accidental loss of life, or speech and hearing in both ears. • One-half (50%) for accidental loss of one hand or foot, sight of one eye, or speech or hearing in both ears. • One-quarter (25%) for accidental loss of thumb and index finger of the same hand. <p>Additionally, your employer may have elected optional/supplemental benefits as part of your AD&D coverage. Refer to the certificate of insurance for further information.</p> <p>Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage you purchase.</p>
<p>What optional benefits has my employer selected as part of my voluntary accidental death and dismemberment insurance?</p>	<ul style="list-style-type: none"> • Adaptive Home and Vehicle Benefit • Child Education Benefit • Coma Benefit • Day Care Benefit • Rehabilitation Benefit • Repatriation Benefit • Spouse Education Benefit • Therapeutic Counseling Benefit
<p>Am I eligible?</p>	<p>You are eligible if you are an active full time employee who works at least 30 hours per week on a regularly scheduled basis.</p>

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When can I enroll?	Enrollment in voluntary accidental death and dismemberment insurance begins 7/1/2016 and ends 7/29/2016.
When is it effective?	Coverage goes into effect subject to the terms and conditions of the policy. You must be actively at work with your employer on the day your coverage takes effect.
How much voluntary accidental death and dismemberment insurance can I purchase?	<p>You can purchase voluntary accidental death and dismemberment insurance in increments of \$10,000.</p> <p>The maximum amount you can purchase cannot be more than 5 times your annual earnings or \$300,000. Earnings are as defined in The Hartford's contract with your employer.</p>
Does my coverage reduce as I get older?	Your benefits will reduce by 35% at age 65 and 50% at age 70.
Do I have to provide medical information to receive coverage?	No medical information is required. You are guaranteed the amount of coverage that you select, subject to maximum amounts defined in your policy.
What is a beneficiary?	<p>Your beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are covered by the policy. You must select your beneficiary when you complete your enrollment application; your selection is legally binding.</p> <p>You are automatically the beneficiary for any dependent coverage and for any AD&D losses other than life.</p>
Are there other limitations to enrollment?	This coverage, like most group benefit insurance, requires that a certain percentage of eligible employees participate. If that group participation minimum is not met, the insurance coverage that you have elected may not be in effect.
Voluntary accidental death and dismemberment insurance for your dependents	<p>If you elect voluntary accidental death and dismemberment insurance for yourself, you may also choose voluntary accidental death and dismemberment insurance for your spouse and/or dependent child(ren).</p> <p>You may choose voluntary accidental death and dismemberment insurance for your spouse in the following amounts:</p> <ul style="list-style-type: none"> • in increments of \$5,000. The maximum amount you can purchase cannot be more than the lesser of \$150,000 or 50% of your voluntary accidental death and dismemberment insurance. <p>You may not elect coverage for your spouse if your spouse is already covered as an employee under this policy.</p> <p>You may choose guaranteed voluntary accidental death and dismemberment insurance for each child at least 15 days but under age 26 in the following amounts:</p> <ul style="list-style-type: none"> • in increments of \$2,500, to a maximum of \$10,000.

Important Details

As is standard with most insurance, this voluntary accidental death and dismemberment insurance includes limitations and exclusions. Voluntary accidental death and dismemberment insurance does not cover losses caused by or contributed by:

- sickness; disease; or any treatment for either;
- any infection, except certain ones caused by an accidental cut or wound;
- intentionally self-inflicted injury, suicide or suicide attempt;
- war or act of war, whether declared or not;
- injury sustained while in the armed forces of any country or international authority;
- taking prescription or illegal drugs unless prescribed for or administered by a licensed physician;
- injury sustained while committing or attempting to commit a felony;
- the injured person's intoxication.

Other exclusions may apply depending upon the terms of your policy and other requirements. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

This benefit highlights sheet is an overview of the general purposes of the voluntary accidental death and dismemberment insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the benefit highlights sheet and the policy, the terms of the insurance policy apply.