

# BASIC and SUPPLEMENTAL GROUP TERM LIFE and ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE BENEFIT HIGHLIGHTS



More than half of Americans (53%) expressed a heightened need for life insurance because of COVID-19.<sup>1</sup>

## DePaul University

The group term life insurance available through your employer gives extra protection that you and your family may need. Life insurance offers financial protection by providing you coverage in case of an untimely death. Life insurance is disbursed to your beneficiaries in a lump sum in the event of your death.



To learn more about Life insurance, visit [thehartford.com/employee-benefits/employees](https://thehartford.com/employee-benefits/employees)

## COVERAGE INFORMATION

APPLICANT	BASIC COVERAGE	SUPPLEMENTAL COVERAGE
Employee	Benefit <sup>2</sup> : 1.5x earnings Maximum: \$300,000	Benefits: 1x earnings up to 5x earnings Maximum: the lesser of 5x earnings or \$500,000 AD&D: Included - (Full Time Employees Only)
Dependent(s)	Not Included	Dependent Benefit Options: Option1: Spouse \$10,000 & Child(ren) \$5,000 Option 2: Spouse \$20,000 & Child(ren) \$10,000 AD&D: Not Included

## AD&D BENEFITS – PERCENT OF COVERAGE AMOUNT PER ACCIDENT

	SUPPLEMENTAL COVERAGE
Length of time after accident that covered accidents or death can occur within	365 days
Percent of coverage amount that the total benefit for all losses due to the same accident will not exceed	100%
LOSS FROM ACCIDENT	SUPPLEMENTAL COVERAGE
Life	100%
Both Hands or Both Feet or Sight of Both Eyes	100%
One Hand and One Foot	100%
Speech and Hearing in Both Ears	100%
Either Hand or Foot and Sight of One Eye	100%
Movement of Both Upper and Lower Limbs (Quadriplegia)	100%
Movement of Both Lower Limbs (Paraplegia)	75%
Movement of Three Limbs (Triplegia)	75%
Movement of the Upper and Lower Limbs of One Side of the Body (Hemiplegia)	50%
Either Hand or Foot	50%
Sight of One Eye	50%
Speech or Hearing in both ears	50%
Movement of One Limb (Uniplegia)	25%
Thumb and Index Finger of Either Hand	25%

## ASKED & ANSWERED

### WHO IS ELIGIBLE?

You are eligible if you are an active full time DePaul University faculty member, staff member, or employee participating in the Voluntary Reduced Work Time Program who works at least 35 hours per week on a regularly scheduled basis; or a benefit eligible active part time faculty or staff member.

Your spouse and child(ren) are also eligible for coverage. Any child(ren) must be under age 26.

### AM I GUARANTEED COVERAGE?

Basic insurance is guaranteed issue coverage – it is available without having to provide information about your health.

If you elect an amount that exceeds the guaranteed issue amount of the lesser of 3 times your annual earnings or \$500,000, you will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective.

Supplemental insurance is guaranteed issue coverage – it is available without having to provide information about your family's health.

If you are a late entrant, evidence of insurability is required for the full coverage amount.

AD&D is available without having to provide information about your health.

### WHEN CAN I ENROLL?

Your employer will automatically enroll you for basic coverage. If you have not already done so, you must designate a beneficiary.

You may enroll in supplemental coverage from 10/24/2022 to 11/4/2022.

### WHEN DOES THIS INSURANCE BEGIN?

Basic insurance will become effective for you on the date you become eligible.

The effective date of supplemental coverage is 1/1/2023.

You must be actively at work with your employer on the day your coverage takes effect.

### WHEN DOES THIS INSURANCE END?

This insurance will end when you (or your dependent(s)) no longer satisfy the applicable eligibility conditions, premium is unpaid, or the coverage is no longer offered.

### CAN I KEEP THIS INSURANCE IF I LEAVE MY EMPLOYER OR AM NO LONGER A MEMBER OF THIS GROUP?

Yes, you can take this life coverage with you. Coverage may be continued for you under a group portability certificate or an individual conversion life certificate. Coverage may be continued for your dependent(s) under an individual conversion life certificate. Your spouse may also continue insurance in certain circumstances. The specific terms and qualifying events for conversion and portability are described in the certificate.

<sup>1</sup>Source: LIMRA, Facts About Life 2020: <https://www.limra.com/globalassets/limra/newsroom/fact-tank/fact-sheets/liam-facts-2020-final.pdf>, as viewed on October 14, 2020.

<sup>2</sup>Your benefit will reduce to the lesser of 1 times Annual Earnings or \$200,000 at age 65, to the lesser of 75% of Annual Earnings or \$150,000 at age 70 and to the lesser of 50% of Annual Earnings or \$105,000 at age 75. Reductions will be from the original coverage amount.

### The Buck's Got Your Back®

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5962a and 5962b NS 07/21

# LIMITATIONS & EXCLUSIONS



This insurance coverage includes certain limitations and exclusions. The certificate details all provisions, limitations, and exclusions for this insurance coverage. A copy of the certificate can be obtained from your employer.

## GROUP LIFE INSURANCE

### GENERAL LIMITATIONS AND EXCLUSIONS

- Your benefit will reduce to the lesser of 1 times Annual Earnings or \$200,000 at age 65, to the lesser of 75% of Annual Earnings or \$150,000 at age 70 and to the lesser of 50% of Annual Earnings or \$105,000 at age 75. Reductions will be from the ori
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- A supplemental or voluntary life benefit will not be paid if death occurs by suicide within two years (or as allowed by state law) of purchasing this coverage.
- You and your dependent(s) must be citizens or legal residents of the United States, its territories and protectorates.

### DEPENDENT LIMITATIONS AND EXCLUSIONS

- Coverage may only be elected for dependents when you elect and are approved for coverage for yourself.
- Coverage may not be elected for a dependent who has employee coverage under this certificate.
- Coverage may not be elected for a dependent who is in active full-time military service.
- Child(ren) may only be covered as a dependent of one employee.
- Infants may receive a reduced benefit prior to the age of six months.

5962a NS 05/21 Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

## GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

### GENERAL LIMITATIONS AND EXCLUSIONS

- Your benefit will reduce to the lesser of 1 times Annual Earnings or \$200,000 at age 65, to the lesser of 75% of Annual Earnings or \$150,000 at age 70 and to the lesser of 50% of Annual Earnings or \$105,000 at age 75. Reductions will be from the ori
- Exclusions: (Applicable to all benefits except the Life Insurance Benefit and the Accelerated Benefit) What is not covered under The Policy?
- The Policy does not cover any loss caused or contributed to by:
  - anaphylactic shock;
  - any form of auto-erotic asphyxiation;
  - failure to wear a Seat Belt while driving or riding as a passenger in a Motor Vehicle;
  - intentionally self-inflicted Injury;
  - stroke or cerebrovascular accident or event, cardiovascular accident or event, myocardial infarction or heart attack, coronary thrombosis or aneurysm;
  - suicide or attempted suicide, whether sane or insane;
  - war or act of war, whether declared or not;
  - injury sustained while on full-time active duty as a member of the armed forces (land, water, air) of any country or international authority except Reserve or National Guard Service;
  - injury sustained while On any aircraft except a Civil or Public Aircraft, or Military Transport Aircraft;
  - injury sustained while On any aircraft:
    - as a pilot, crewmember or student pilot;
    - as a flight instructor or examiner;
    - if it is owned, operated or leased by or on behalf of the Policyholder, or any Employer or organization whose eligible persons are covered under The Policy; or
    - being used for tests, experimental purposes, stunt flying, racing or endurance tests;
  - injury sustained while taking drugs, including but not limited to sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless as prescribed by or administered by a Physician
  - injury sustained while riding or driving in a scheduled race or testing any Motor Vehicle on tracks, speedways or proving grounds;
  - injury sustained while committing or attempting to commit a felony;
  - injury sustained while Intoxicated;
  - injury sustained while driving while Intoxicated;
  - injury sustained by illegal fireworks or the use of any legal fireworks when not following the manufacturer's lighting instructions;
  - driving and violating any applicable cellular device use or distracted driving laws; or
  - failure to wear a helmet while On or riding as a passenger On a motorcycle, bicycle, all-terrain vehicle (ATV) or any other type of motor bike.
- You must be a citizen or legal resident of the United States, its territories and protectorates.

### DEFINITIONS

- Loss means, with regard to hands and feet, actual severance through or above wrist or ankle joints; with regard to sight, speech or hearing, entire and irrecoverable loss thereof; with regard to thumb and index finger, actual severance through or above the metacarpophalangeal joints; with regard to movement, complete and irreversible paralysis of such limbs.
- Injury means bodily injury resulting directly from an accident, independent of all other causes, which occurs while you have coverage.

5962c NS 05/21 Accident Form Series includes GBD-1000, GBD-1300, or state equivalent.

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