

Supplemental Life Insurance

BENEFIT HIGHLIGHTS

What is supplemental life insurance?	Supplemental life insurance is coverage that you pay for. It is in addition to your basic life insurance benefit provided by your employer. Supplemental life insurance pays your <i>beneficiary</i> (see below) a benefit if you die while you are covered.
Why do I need supplemental life insurance?	Supplemental life insurance provides affordable financial security for your loved ones. It is especially important coverage if your family depends on your income.
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. In addition, you must be enrolled in a CBIA Health Connections basic life insurance benefit through your employer.
When is it effective?	Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than date of hire. You must be actively at work with your employer on the day your coverage takes effect.
How much supplemental life insurance can I purchase?	You can purchase supplemental life insurance in the amount of \$10,000, \$25,000, \$50,000, \$75,000 or \$100,000. If you are age 65 or older, age restrictions will apply.
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.
Are there other limitations to enrollment?	If you do not enroll when first eligible, you will be considered a "late entrant." Late entrants must show evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required. Approval of your supplemental life insurance benefit is determined by The Hartford.
Does my coverage reduce as I get older?	Yes. Your benefit reduction is 35% of original amount at age 65, 50% of original amount at age 70, rounded up to the next higher \$1,000. All coverage cancels at retirement.
Can I keep my supplemental life coverage if I leave my employer?	Yes. Options are available to continue your group life and supplemental life coverage if you leave your employer. Contact your benefits administrator for details.
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.
Do I still pay my life insurance premiums if I become disabled?	If you become totally disabled before age 60 and your disability lasts for at least 9 months, your life insurance premium may be waived.

IMPORTANT DETAILS

As is standard with most term life Insurance, this Insurance coverage includes 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, condition, 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.