

City of Ramsey	Basic Life/AD&D and Supplemental Life/AD&D Benefit Highlights
Eligibility	All active full-time Employees.
Basic Life/AD&D Benefit Amount	\$20,000.
Supplemental Life/AD&D Benefit Amount	You have the option to purchase Supplemental Life/AD&D insurance coverage in increments of \$5,000 to a maximum of \$500,000.
Supplemental Life/AD&D Guaranteed Issue Amount	The guaranteed issue amount is the amount of insurance that you may elect without providing evidence of insurability. If you enroll during your initial enrollment period, the guaranteed issue amount is \$50,000 – <u>no medical information is required</u> . If you enroll after your initial enrollment period, evidence of insurability will be required for all coverage amounts.
Supplemental Dependent Coverage	<p>You may also elect coverage on the lives of your spouse and/or dependent children, <i>even if you do not elect coverage on yourself</i>. To qualify, children must be unmarried and less than 19 years (or 25 years if a full-time student). Also, unmarried children over the age of 19 who are disabled may be eligible if certain conditions are met. A Personal Health Application will not be required for your spouse or child unless you are a late enrollee or your spouse coverage exceeds the spouse Guaranteed Issue amount noted below.</p> <p>Spouse Supplemental Life/AD&D Benefit Amount: Increments of \$5,000 to a maximum of \$250,000. You may not elect coverage for your spouse if your spouse is covered as an employee under this policy. Spouse Guaranteed Issue Amount: \$30,000 - Amounts over \$30,000 require medical evidence.</p> <p>Child Supplemental Life Benefit Amount: Children between the ages of birth and 19 years are eligible for coverage of either \$5,000 or \$10,000, depending on the option you elect. Children who are full-time students are eligible for coverage until age 25.</p>
Living Benefits Option	Should you be diagnosed as terminally ill with a 12-month life expectancy, the Living Benefits Option allows you to receive an accelerated payment of a portion of your life insurance. This option is available to individuals with at least \$10,000 in group coverage from Hartford Life, subject to any maximum age limit described in your booklet. You may request a minimum accelerated payment of \$3,000 up to a maximum of 80% of your coverage not to exceed \$500,000. Funds are paid directly to you, with no policy restrictions on how you use them. The remaining benefit is then payable to the beneficiary.
Waiver of Premium	This provision applies if you become totally disabled before age 60 and your disability lasts for at least 9 months. You must provide proof of your condition within one year of your last day of work and once we approve, your coverage will continue without payment of premium up to age 65, as long as you remain totally disabled. 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. Payment of premium is required until waiver is approved by Hartford Life.
Contribution	The City of Ramsey pays the cost of Basic Life/AD&D coverage. You are responsible for the premium cost for Supplemental Employee and Dependent coverage.

This Benefit Highlights Sheet explains the general purposes of the insurance described, but in no way changes or affects the policy as actually issued. In the event of any discrepancy between any of these documents and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.