Benefits Enrollment Form for Auxiliary Organizations Association – CSULB Research Foundation

Hartford Life and Accident Insurance Company

One Hartford Plaza, Hartford, Connecticut 06155 (A stock insurance company)
The Hartford® is The Hartford Financial Services Group, Inc., and its subsidiaries.

Instructions: 1) Please print clearly with blue or black ink and provide complete information. (Missing information causes delays.) **2)** Please review the applicable benefit highlight/summary information for each product prior to electing coverage. You (employee) and your dependent(s) (if applicable) are only eligible for coverage as allowed by the applicable group policy. **3)** For each coverage, please check the appropriate box(es) to elect or decline coverage and enter amounts where necessary. **4)** Please sign and date the form. **5)** Submit the form as instructed by your benefits administrator by the enrollment deadline. (Do not submit or send the form directly to The Hartford.)

EMPLOYEE INFORMATION		
Name (FIRST MI LAST)	**Employee ID**	**Date of Birth** (MM/DD/YYYY)
Date of Hire (MM/DD/YYYY)		**Salary/Earnings**
Group Policy Number: 402909		

LONG TERM DISABILITY INSURANCE				
Coverage for Employee Only	**Benefit Amount**	**Monthly Premium Amount** (Cost per Pay Period – 12/Year)	**Elect Coverage**	**Decline Coverage**
Employee	60% of earnings, up to $5,000 each month	Paid by Employer	☒	☐

Additional Information:
- Your benefit amount is based on your earnings; therefore, your benefit and premium amount will change as your earnings change.

BASIC TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE				
Coverage for Employee Only	**Benefit Amount**	**Monthly Premium Amount** (Cost per Pay Period – 12/Year)	**Elect Coverage**	**Decline Coverage**
Employee	Option 1: ☐ 2 x annual earnings, up to $257,000 Option 2: ☐ $50,000	Paid by Employer	☒	☐

Additional Information:
- The benefit amount available to you (employee) under this plan is subject to a reduction schedule beginning at age 65.

BENEFICIARY DESIGNATION (PLEASE ENSURE YOUR BENEFICIARY DESIGNATION IS CLEAR SO THERE IS NO QUESTION OF YOUR INTENT)

This designation is for **all** group insurance coverage issued by The Hartford for which benefits are payable to a beneficiary or survivor (as indicated by each specific policy) in the event of your death, unless otherwise requested by you in writing. This designation may be changed upon written request. **All** information requested is required, per beneficiary. If more than one beneficiary is named, the beneficiaries shall share benefits equally unless percentages are stated below. The **percentages must total 100%** for all Primary Beneficiaries and 100% for all Contingent Beneficiaries. If you need to designate more beneficiaries than space will allow, please include the additional information on a separate paper and attach it to/submit it with this form, clearly stating your name. Please consult your benefits administrator or legal advisor for assistance or additional information.

Primary Beneficiary(ies) (PRIMARY BENEFICIARIES ARE FIRST IN LINE TO RECEIVE BENEFITS IF LIVING AT THE TIME OF YOUR DEATH)

1) **Name** (FIRST MI LAST)	**Date of Birth**	**SSN**	**Relationship to You**	**Percent** %
Address (STREET, CITY, STATE & ZIP)			**Phone Number**	
2) **Name** (FIRST MI LAST)	**Date of Birth**	**SSN**	**Relationship to You**	**Percent** %
Address (STREET, CITY, STATE & ZIP)			**Phone Number**	

Contingent Beneficiary(ies) (CONTINGENT(S) WILL RECEIVE BENEFITS IF NO PRIMARY BENEFICIARY IS ALIVE AT THE TIME OF YOUR DEATH)

1) **Name** (FIRST MI LAST)	**Date of Birth**	**SSN**	**Relationship to You**	**Percent** %
Address (STREET, CITY, STATE & ZIP)			**Phone Number**	
2) **Name** (FIRST MI LAST)	**Date of Birth**	**SSN**	**Relationship to You**	**Percent** %
Address (STREET, CITY, STATE & ZIP)			**Phone Number**	

CONFIRMATION & SIGNATURE

By signing below:

- I acknowledge that I have been given the opportunity to enroll in the insurance coverage offered by my employer.
- I understand and agree that: 1) If I decline coverage now, but later decide to enroll, I may be required to provide evidence of insurability that is complete and be approved for such coverage before it becomes effective; 2) My request for coverage may be denied by The Hartford; 3) Insurance will go into effect and remain in effect only in accordance with the provisions, terms and conditions of the insurance policy; 4) This enrollment form along with the insurance policy, the insurance certificate, any riders or applications describe the provisions, terms, conditions, limitations and exclusions of my insurance coverage; 5) No insurance will be valid or in force if I am not eligible in accordance with the terms of the group policy(ies) as issued to my employer; and 6) If group participation requirements are required and are not met, the policy(ies) may not be implemented and the coverage I have elected may not be in force.
- I authorize payroll deductions from my wages to cover my cost of coverage where applicable. I understand that any premium amounts indicated on this form are estimates, which are subject to change based on the final terms of the applicable policy, and may be subject to ongoing change based on my age and/or earnings. I also understand that rates and benefits may be changed by the insurer.
- I have read and understand the “Important Notice – Fraud Warning Statements” that applies to my state of residence.

Employee Signature	**Date of Signature**

END OF FORM – PLEASE REVIEW THE “IMPORTANT NOTICE – FRAUD WARNING STATEMENTS” ON THE FOLLOWING PAGE

Benefits Enrollment Form
Important Notice – Fraud Warning Statements
Hartford Life and Accident Insurance Company

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Please read the statement that applies to your state of residence prior to signing the enrollment form.

For residents of all states EXCEPT Arizona, California, Colorado, Florida, Kentucky, Maine, Maryland, New Jersey, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, Puerto Rico, Tennessee, Virginia and Washington: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For Residents of Arizona: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

For Residents of California: The falsity of any statement in the application for any policy covered by this chapter shall not bar the right to recovery under the policy unless such false statement was made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by the insurer.

For residents of Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

For residents of Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

For residents of Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim or an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

For residents of Maine, Tennessee, Virginia and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines and denial of insurance benefits.

For residents of Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For residents of New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties. Any person who includes any false or misleading information on an application for insurance is subject to criminal and civil penalties.

For residents of New Mexico and North Carolina: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be submit to civil fines and criminal penalties.

For residents of New York (not applicable to Life Insurance): Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

For residents of Ohio: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

For residents of Oregon: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material is subject to a denial and/or reduction in insurance benefits and may be subject to any civil penalties available.

For residents of Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material hereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

For residents of Puerto Rico: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars ($5,000) and not more than ten thousand dollars ($10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

For residents of Virginia: Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated the state law.

Basic Life and AD&D Insurance

THE HARTFORD

Benefit Highlights

CSU Long Beach Research Foundation

What is basic life and AD&D insurance?	Your employer provides, at no cost to you, basic life and AD&D insurance in an amount equal to either 2.5 times your annual earnings to a maximum of $257,000, or equal to $50,000. Life insurance pays your beneficiary (please see below) a benefit if you die while you are covered. This highlight sheet is an overview of your basic life and AD&D insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.
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 and AD&D 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	Benefits will reduce 70% at age 65; 45% at age 70; 30% at age 75 and 20% at age 80. 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.

AD&D Coverage	AD&D provides benefits due to certain injuries or death from an accident. The covered injuries or death can occur up to 365 days after that accident. The insurance pays: • 100% of the amount of coverage you purchase in the event of accidental loss of life, two limbs, the sight of both eyes, one limb and the sight of one eye, or speech and hearing in both ears or quadriplegia. • 75% for paraplegia or triplegia (paralysis of three limbs). • One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia. • One-quarter (25%) for accidental loss of thumb and index finger of the same hand or uniplegia. Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage you purchase.
Can I keep my life coverage if I leave my employer?	Yes, subject to the contract, you have the option of: • 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 $100,000 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.
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.

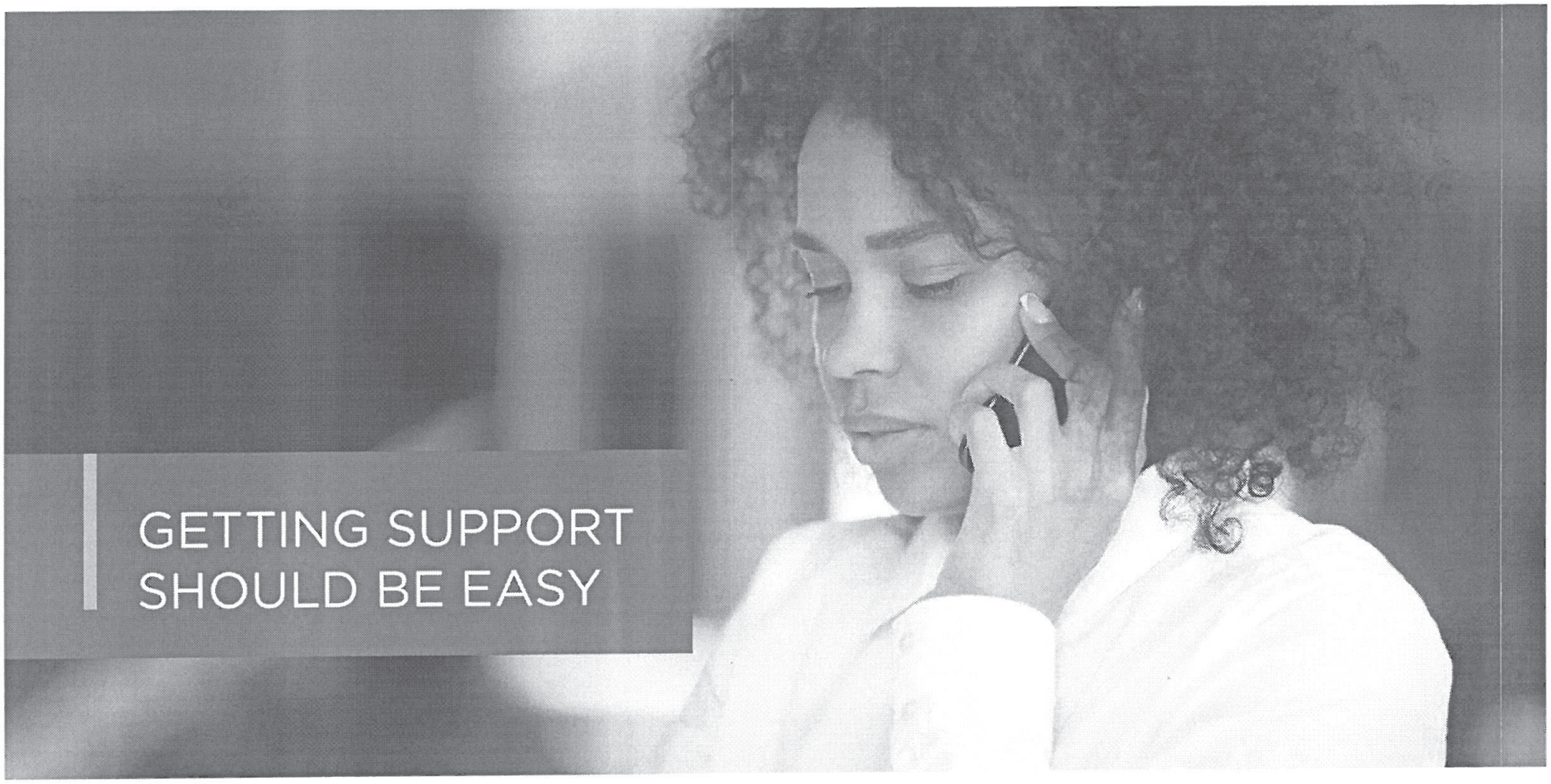
Important Details
As is standard with most term life insurance, this insurance coverage includes certain limitations and exclusions:
- the amount of your coverage may be reduced when you reach certain ages.

AD&D 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 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.



EXTRAS THAT SUPPORT AND ASSIST

For access over the phone, simply call toll-free

800-96-HELPS
(800-964-3577)

Visit guidanceresources.com to access hundreds of personal health topics and resources for child care, elder care, attorneys or financial planners.

If you're a first-time user, click on the Register tab.

1. In the Organization Web ID field, enter: HLF902
2. In the Company Name field at the bottom of personalization page enter: ABILI
3. After selecting "Ability Assist program", create your own confidential user name and password.

Snap a photo with a mobile device to capture information above.

For employees covered under a fully insured Group policy or Leave Management services with The Hartford.

Life presents complex challenges. If the unexpected happens, you should have simple solutions to help cope with the stress and life changes that may result. That's why The Hartford Ability Assist® Counseling Services, offered by ComPsych®,[1] can play such an important role. Our straightforward approach takes the complexity out of benefits when life throws you a curve.

COMPASSIONATE SOLUTIONS FOR COMMON CHALLENGES

From everyday issues like job pressures, relationships and retirement planning to highly impactful issues like grief, loss, or a disability, Ability Assist is your resource for professional support.

You and your family, including spouse and dependents can access Ability Assist at any time, as long as you are covered under a fully insured Group policy or Leave Management Services with The Hartford.

SERVICE FEATURES

The service includes up to three face-to-face emotional counseling sessions per occurrence per year. This means you and your family members won't have to share visits. You can each get counseling help for your own unique needs. Work-life services and counseling for your legal, financial, medical and benefit-related concerns are also available by phone.

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ABILITY ASSIST COUNSELING SERVICES

Emotional or Work-Life Counseling

Helps address stress, relationship or other personal issues you or your dependents may face. It is staffed by GuidanceExperts℠ – highly trained master's-level clinicians – who listen to concerns and quickly make referrals to in-person counseling or other valuable resources. Situations may include:

- Job pressures
- Relationship/marital conflicts
- Stress, anxiety and depression
- Work/school disagreements
- Substance abuse
- Child and elder care referral services

Financial Information and Resources

Provides unlimited telephonic support for the complicated financial decisions you or your dependents may face. Speak by phone with a Certified Public Accountant and Certified Financial Planners on a wide range of financial issues. Topics may include:

- Managing a budget
- Retirement
- Getting out of debt
- Tax questions
- Saving for college

Legal Support and Resources

Offers unlimited telephonic assistance if legal uncertainties arise. Talk to an attorney by phone about the issues that are important to you or your dependents. If you require representation, you'll be referred to a qualified attorney in your area with a 25% reduction in customary legal fees thereafter. Topics may include:

- Debt and bankruptcy
- Guardianship
- Buying a home
- Power of attorney
- Divorce

Health and Benefit Services

HealthChampion℠ is a service that supports you through all aspects of your health care issues.[2] HealthChampion is staffed by both administrative and clinical experts who understand the nuances of any given health care concern. Situations may include:

- One-on-one review of your health concerns
- Preparation for upcoming doctor's visits/lab work/tests/surgeries
- Answers regarding diagnosis and treatment options
- Coordination with appropriate health care plan provider(s)
- An easy-to-understand explanation of your benefits–what's covered and what's not
- Cost estimation for covered/non-covered treatment
- Guidance on claims and billing issues
- Fee/payment plan negotiation

Check with your benefits manager for more information on **Ability Assist Counseling Services**

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Business Insurance
Employee Benefits
Auto
Home

[1] Ability Assist® and HealthChampion℠ are offered through The Hartford by ComPsych® Corporation. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit TheHartford.com/employee-benefits/value-added-services for more information.

[2] HealthChampion℠ specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment.

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CREATE A SIMPLE WILL FROM THE CONVENIENCE OF YOUR DESKTOP

Having a will is important no matter the size of your estate. A will ensures that your intentions will be honored in the event of your death, including your wishes about who will inherit your property, serve as guardian of your children, and manage your estate. Without a will, those decisions may be left to others.

AN EASY AND EMPOWERING SOLUTION

As an employee with a Group Life insurance policy from The Hartford, you have access to EstateGuidance® Will Services provided by ComPsych®.[1] This free service helps you create a simple, legally binding will online, saving you the time and expense of a private legal consultation. Other advantages include:

- Online assistance from licensed attorneys should you have questions
- Unlimited revisions at no additional charge
- Additional estate planning services are also available for purchase, including the creating of a living will or a final arrangements document that allows you to specify burial or cremation preferences; funeral or memorial services options

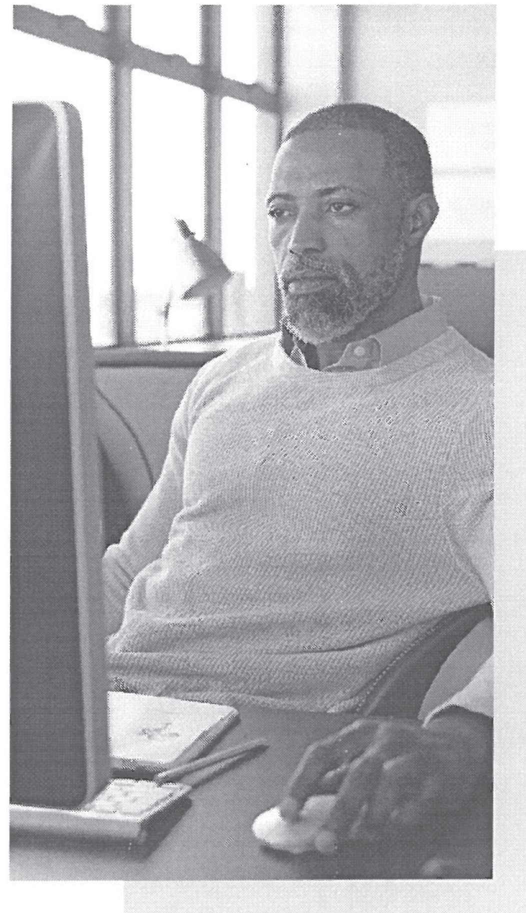
QUICK ANSWERS TO KEY QUESTIONS

Isn't will preparation complicated?
Not with EstateGuidance. You'll be asked a series of questions online that are used to compose your will. In many states, you need only add your signature to make the will valid.

What if I have questions as I'm creating my will?
The online education center provides answers regarding family law. You can also access fully licensed attorneys who'll respond to you online.

What about my privacy?
All information is kept secure and confidential with the latest encryption technology.[2]

What happens if I don't create a will?
The state, not you, would decide how your property is distributed. By drafting a will, you can protect your interests and those of your loved ones.



PUT YOUR GOOD INTENTIONS INTO ACTION

- Visit www.estateguidance.com
- Use this code: **WILLHLF**

Then follow the easy steps below:

1. Access The Hartford's EstateGuidance Will Services online.
2. Sign in to the secure site by entering the access code.
3. Follow the instructions and create your will.
4. Download the final will to your computer and print.
5. Obtain signatures and determine if your will should be notarized.

CHECK WITH YOUR BENEFITS MANAGER for more information on EstateGuidance Will Service.

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Business Insurance
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[1] Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit https://www.TheHartford.com/employee-benefits/value-added-services for more information.

[2] The EstateGuidance® website is secured with a GoDaddy.com Web Server Certificate. Transactions on the site are protected with up to 256-bit Secure Sockets Layer encryption.

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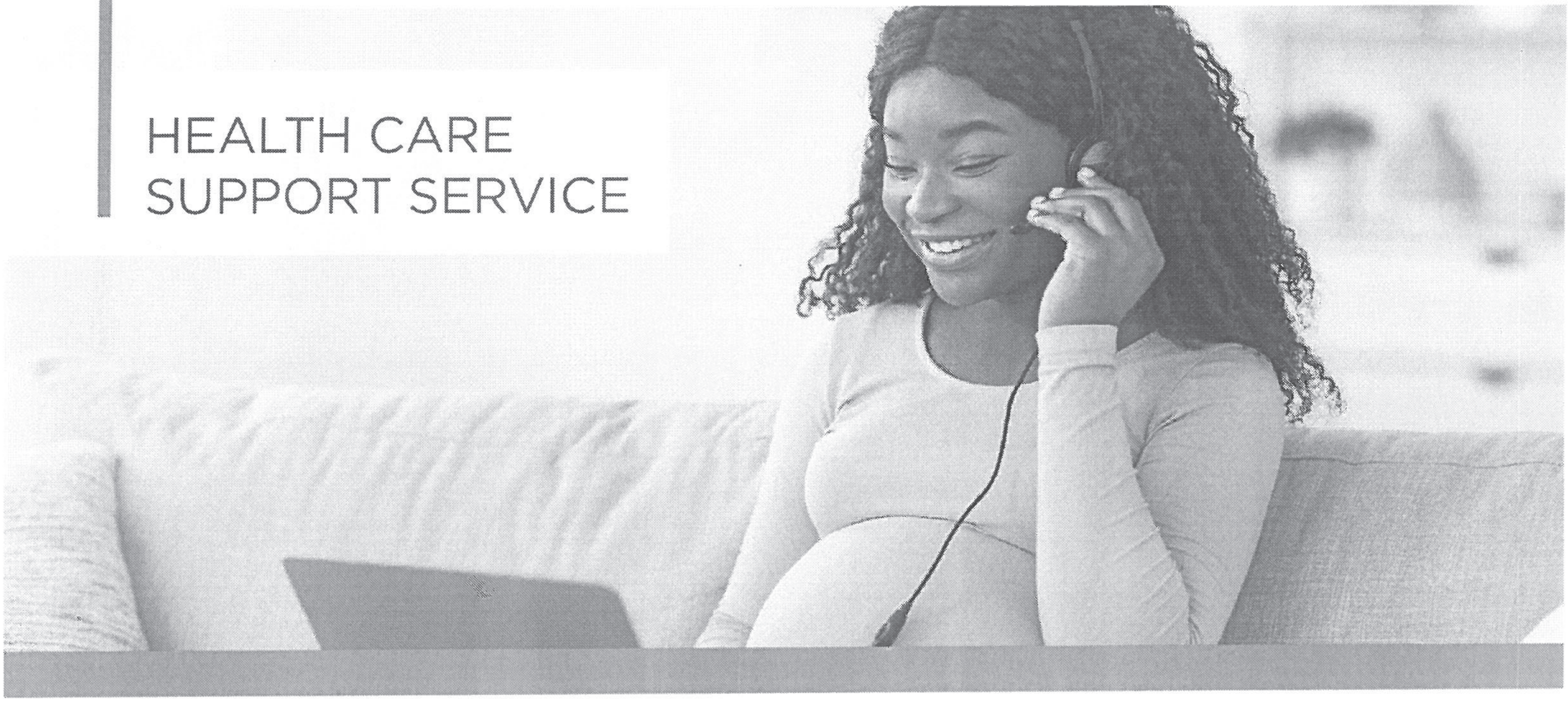
HEALTH CARE SUPPORT SERVICE



For employees covered under Disability, Voluntary or Leave Management Services with The Hartford

GET THE SUPPORT YOU NEED TO HELP MAKE SMARTER HEALTH CARE DECISIONS

If you become disabled from an accident or are diagnosed with a critical illness, your first priority should be focusing on your treatment and recovery. What you don't need is more stress about your care options, medical benefits, co-pays and other expenses.

To help, there's ComPsych® HealthChampion[1] – a service provided to you as part of The Hartford's Ability Assist® EAP services.[1] HealthChampion helps take some of the burden off your shoulders, no matter what kind of health plan you have. Whether you have a self-funded plan, or a public or private health care exchange, the program can:

- Guide you through health care options
- Connect you with the right resources
- Advocate for timely and fair resolution of issues

How does it work? You have unlimited access to HealthChampion specialists who walk you through all aspects of your health care issue, helping to ensure you're fully supported through employee assistance programs and/or work-life services.

TIMELY ANSWERS FROM TRUSTED PROFESSIONALS

HealthChampion is staffed by highly trained master's level members who assess the issues and needs, and connect you to the appropriate HealthChampion specialist. HealthChampion can then help you through a variety of administrative and clinical concerns.

(See the table on the next page for a complete list.)

BETTER CARE, EASY ACCESS

Save yourself time and effort by accessing HealthChampion for your health needs today.

THE HARTFORD

ADMINISTRATIVE SUPPORT

- An easy-to-understand explanation of your benefits - what's covered and what's not
- Cost estimation for covered and non-covered treatment options
- Step-by-step guidance on claims and billing issues
- Fee and payment plan negotiation
- Referral to financial resources for the under- and uninsured
- Explanation of the appeals process

CLINICAL SUPPORT

- One-on-one review of your health concerns
- Preparation for upcoming doctor's visits, lab work, tests and surgeries
- Straightforward answers regarding diagnosis and treatment options
- Coordination with appropriate health care plan provider(s)
- Referral to community resources and applicable support groups

MAKING RECOVERY SIMPLER[2]

Michael suffered a mild heart attack and was later diagnosed with coronary artery disease and high blood pressure.

After being discharged from the hospital, he felt overwhelmed with unfamiliar information and a multitude of instructions. Concerned about the recovery process, Michael called ComPsych® HealthChampion and spoke with an RN specialist who explained how these disease processes develop. She also provided more information on his new prescriptions and necessary changes to his lifestyle.

Since Michael had been unable to work during his recovery, he became concerned with his finances when some of his therapy and follow-ups required a portion of payment upfront.

The HealthChampion claims and benefits advocacy specialist informed Michael's doctors of his tight financial situation and they agreed to provide services without collecting any prepayment. The HealthChampion team was there for Michael with information and help with administration, so he was able to focus his time on recovering and taking control of his health.

EXTRAS THAT SUPPORT AND ASSIST

Best of all, you can access help 24 hours a day, seven days a week via a toll-free line: 800-96-HELPS (800-964-3577) so you'll have assistance when you need it.[3]

(Snap a photo with a mobile device to capture information above.)

Check with your benefits manager for more information on HealthChampion.

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Business Insurance
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[1] ComPsych AND HealthChampion℠ are registered trademarks of ComPsych Corporation.
[2] This case study is fictional. It is intended for illustrative purposes only.
[3] HealthChampion℠ specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment.

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IT'S ALL ABOUT FAMILY.

THE RIGHT PLAN FOR WHEN YOU CAN NO LONGER MAKE PLANS

Choosing to have Life insurance is among the most important decisions you can make for your family. It's an uncomfortable topic to consider, but if they were to suddenly lose you they would also lose your paycheck. Their expenses? Those wouldn't go away. With a lump sum payout, Life insurance can help provide income and financial support to help your family with:

Immediate costs

- Burial
- Funeral expenses

Ongoing bills

- Rent/mortgage
- Auto loans
- Credit card debt

Future expenses

- College tuitions
- Retirement savings
- Elderly parent care

TRUST IN THE HARTFORD[1]

60+ YEARS
HELPING TO PROTECT
15.7M FAMILIES[2]

FAMILY PROTECTION WITH LONG-TERM BENEFITS

Adjusting to the sudden loss of a loved one is difficult enough without the financial fallout resulting from the loss of their income. With a lump sum payout that can be used in whatever way necessary, Life insurance can help your family to maintain the lifestyle you worked so hard to build for them. It could make a huge difference when your family needs it the most.

AFFORDABLE

Take advantage of employer-offered preferred rates

FLEXIBLE

Set up a simple payroll deduction

SENSIBLE

Protection for your family and your paycheck

THE HARTFORD

CASE STUDY[3]

A TRAGIC CHANGE OF PLANS

Jonathan was excited that summer was coming. He was getting the pool ready for his three sons and all of their friends to enjoy and was planning a surprise weekend getaway for him and his wife Elaine. Then, three days after celebrating his 46th birthday, Jonathan suddenly died from a brain aneurism. His family's life was thrown completely upside down.

In an instant, Elaine was a widow facing the challenges of burying her husband, raising her three boys on her own, keeping their house and somehow maintaining their lifestyle. Jonathan's death was devastating, but his foresight and planning in having Life insurance helped to ease his family's burden. Jonathan's life insurance covered his final expenses and helped to pay off the remainder of the mortgage on their home. With those pressures gone, Elaine was able to focus more clearly on the emotional needs of her boys.

You may also get these value-added support services[4]

ONLINE WILLS - AN ONLINE TOOL FOR DRAFTING YOUR WILL

BENEFICIARY COUNSELING - COMPASSIONATE EXPERTISE TO HELP COPE AFTER A LOSS
- **EMOTIONAL SUPPORT**
- **LEGAL SUPPORT**
- **FINANCIAL SUPPORT**

EMERGENCY TRAVEL ASSISTANCE - IN CASE AN ACCIDENT OCCURS WHILE TRAVELING

EXPRESS PAY PROCESS - PAY DEATH CLAIMS IN AS LITTLE AS 48 HOURS

FUNERAL PLANNING - COST COMPARISON SERVICES AND ONLINE TOOLS

As families care for their lives after a loss, Life insurance can help to care for the rest.

To learn more, visit **TheHartford.com/resources/life**

THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

[1] https://www.thehartford.com/about-us/ethics-compliance; viewed on June 28, 2021.

[2] Based on The Hartford's internal data of covered employees as of May 31, 2021.

[3] This benefit example is fictitious and for illustrative purposes.

[4] Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit www.TheHartford.com/employee-benefits/value-added-services for more information.

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MORE BENEFITS THAN YOU MIGHT EXPECT.

CSURMA AORMA

Take advantage of additional services that come with your insurance plan.

Your Life insurance from The Hartford can help you protect the financial future of your loved ones. But did you know about the other services that come with them? They can provide valuable services to you and your family when you need them most. Here's a quick summary.

FUNERAL PLANNING & CONCIERGE SERVICES[1]

Helps provide peace of mind when it's needed the most.

The Hartford offers a funeral planning and concierge service provided by Everest. It 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.

Find out more: **1-866-854-5429**. Or visit **WWW.EVERESTFUNERAL.COM/HARTFORD** and use this code: **HFEVLC**

BENEFICIARY ASSIST® COUNSELING SERVICES[2]

Getting through a loss is hard. Getting support to help cope doesn't have to be.

The Hartford offers you Beneficiary Assist counseling services provided by ComPsych®. Compassionate professionals can help you or your beneficiaries (named 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.

Find out more: **1-800-411-7239**.

continued

ESTATEGUIDANCE® WILL SERVICES[3]

Create a simple will from the convenience of your desktop.

Whether your assets are few or many, it's important to have a will. Through The Hartford you have access to EstateGuidance® Will Services, provided by ComPsych. It 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.

Visit **WWW.ESTATEGUIDANCE.COM/WILLS** today and use this code: **WILLHLF**

TRAVEL ASSISTANCE SERVICES WITH ID THEFT PROTECTION AND ASSISTANCE[4]

Even the best planned trips can be full of surprises.

Travel Assistance Services with ID Theft Protection and Assistance include 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.

For more information on Travel Assistance Services or ID Theft Services, call **1-800-243-6108** or collect from other locations: **202-828-5885**.
Fax: **202-331-1528**
or email **IDTHEFT@EUROPASSISTANCE-USA.COM**.
Please provide your employer's name, a phone number where you can be reached, nature of the problem, Travel Assistance Identification Number **GLD-09012**, and your company policy number **402909**.

Prepare. Protect. Prevail.®

Visit **THEHARTFORD.COM/EMPLOYEEBENEFITS**

THE HARTFORD

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home office is Hartford, CT.

[1] Funeral Concierge Services are offered through Everest Funeral Package, LLC (Everest). Everest and the Everest logo are service marks of Everest Funeral Package, LLC. 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.

[2] Beneficiary Assist® is offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

[3] EstateGuidance® 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.

[4] Travel Assistance and ID Theft Protection and Assistance are provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services. The Hartford's Privacy Policy is available at: http://thehartford.com/online-privacy-policy.

The Hartford is not responsible and assumes no liability for the goods and services described in these materials.

PEACE OF MIND WHEN IT'S NEEDED MOST

Losing a loved one is one of life's most shocking experiences. To help you through this difficult time, your employer offers **The Hartford's Funeral Concierge Services.**[1]

This service helps you make confident, informed decisions, understand your options, and stay within budget at a difficult time.

FEATURES	
24/7 Advisor Assistance	• Round-the-clock access to expert advisors • Personal support from licensed funeral directors
PriceFinder℠ Research Reports	• The only nationwide database of funeral home prices • Detailed online price comparisons
Pre-Planning Tools	• Document and store your wishes so they can be shared with your family when needed
Online Planning Tools	• Unlimited use of online funeral planning, research, and knowledge tools
At-Need Family Support	• Communicate your personal funeral plan with your selected funeral home, removing your family from a sales-focused environment • Cost negotiation often resulting in significant savings
Hartford Express Pay	• Delivers benefits in as little as 48 hours • Allows beneficiaries to use proceeds immediately for funeral expenses

WE CAN'T ALWAYS PREDICT, BUT WE CAN PREPARE.

To learn more about The Hartford's Funeral Concierge Services, call: **1-866-854-5429** or visit: **everestfuneral.com/hartford** and use code: **HFEVLC**

Check with your benefits manager for more information on
The Hartford's Funeral Concierge

THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

TRAVEL ASSISTANCE & ID THEFT PROTECTION SERVICES

TRAVEL ASSISTANCE

If you are covered by your employer's group policy from The Hartford and you need pre-trip information, emergency medical assistance or personal assistance services while traveling, contact Generali Global Assistance.

Have a serious medical emergency? Please obtain emergency medical services first (contact the local "911"), and then contact Generali Global Assistance to alert them to your situation.

Call: **800-243-6108** | Fax: **202-331-1528**
Collect from other locations: **202-828-5885**

WHAT TO HAVE READY:

- Your employer's name
- Phone number where you can be reached
- Nature of the problem
- Travel Assistance Identification Number: **GLD-09012**
- Your Policy No. # ______________________
  (Policy Number can be obtained through your Human Resources department.)

Snap a photo with a mobile device to capture information above.

EVEN THE BEST PLANNED TRIPS CAN BE FULL OF SURPRISES

The best laid travel plans can go awry, leaving you vulnerable and, possibly, unable to communicate your needs. When the unexpected happens far from home, it's important to know whom to call for assistance.

If you are covered under a group policy with The Hartford, you and your family may have access to Travel Assistance Services provided by Generali Global Assistance.[1]

With a local presence in 200 countries and territories around the world, and numerous 24/7 assistance centers, they are available to help you anytime, anywhere.

GOOD TO GO: MULTILINGUAL ASSISTANCE 24/7

Whether you're traveling for business or pleasure, Travel Assistance services are available when you're more than 100 miles from home for 90 days or less.[2,3] As long as you contact Generali Global Assistance at the time of need, you could be approved for up to $1 million in covered services.[4]

SERVICES FROM HERE TO THERE

Travel Assistance begins even before you embark, with pre-trip information, and continues throughout your trip. See the list of services in the chart on the back of this page.

THE HARTFORD

IDENTITY THEFT ASSISTANCE – AT HOME AND WHILE TRAVELING

The 2019 Identity Fraud Study, released by Javelin Strategy & Research, found that 3.3 million identity fraud victims in 2018 were responsible for some of the liability of the fraud committed against them, nearly three times as many as in 2016. Moreover, these victims' out-of-pocket fraud costs more than doubled from 2016 to 2018 to $1.7 billion.[5] Generali Global Assistance helps protect you and your family from its consequences 24/7,[2] at home and when you travel. In addition to prevention education, this service provides advice and help with administrative tasks resulting from identity theft.

EMERGENCY MEDICAL ASSISTANCE[3]

- Medical referrals
- Medical monitoring
- Medical evacuation
- Repatriation
- Traveling companion assistance
- Dependent children assistance
- Visit by a family member or friend
- Emergency medical payments
- Return of mortal remains

PRE-TRIP INFORMATION

- Visa and passport requirements
- Inoculation and immunization requirements
- Foreign exchange rates
- Embassy and consular referrals

EMERGENCY PERSONAL SERVICES[7]

- Medication and eyeglass prescription assistance
- Emergency travel arrangements[6]
- Emergency cash[6]
- Locating lost items
- Bail advancement

IDENTITY THEFT ASSISTANCE

- Prevention Services
  - Education
  - Identity Theft Resolution Kit
- Detection Services
  - Fraud alert to three credit bureaus
- Resolution Guidance and Assistance
  - Credit information review
  - ID Theft Affidavit Assistance
  - Card replacement
- Personal Services
  - Translation
  - Emergency cash advance*

* Cash advance available when theft occurs 100 miles or more from your primary residence. Must be secured by a valid credit card.

TO CONTACT IDENTITY THEFT ASSISTANCE

Call: **800-243-6108**
Listen for the Identity Theft option

Fax: **202-331-1528**

Collect from other locations:
202-828-5885

Check with your benefits manager for more information on **Travel Assistance & ID Theft Protection**

THE HARTFORD

Business Insurance
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1 Travel Assistance and Identity Theft services are provided by Generali Global Assistance (GGA). Generali Global Assistance is not affiliated with The Hartford. Generali Global Assistance may modify or terminate all or any part of the service at any time without prior notice. None of the benefits provided to you by Generali Global Assistance as a part of the Travel Assistance and Identity Theft service are insurance. This brochure, the Travel Assistance and Identity Theft service Terms and Conditions of Use, and the Identity Theft Resolution Kit constitute your benefit materials and contain the terms, conditions, and limitations relating to your benefits. These services may not be used for business or commercial purposes or by any person other than the individual insured under The Hartford's group insurance policy. The Hartford is not responsible and assumes no liability for the goods and services described in these materials and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit https://www.TheHartford.com/employee-benefits/value-added-services for more information.

2 Coverage includes spouse (or domestic partner) and dependent children under age 26.

3 Services are available in every country of the world. Depending on the current political situation in the country to which you are traveling, GGA may experience difficulties providing assistance, which may result in delays or even the inability to render certain services. It is your responsibility to inquire, prior to departure, whether assistance service is available in the countries where you are traveling.

4 The Combined Single Limit (CSL), or amount of money available to the insured under the Travel Assistance Program, is $1 million. One service or a combination of the services may exceed the CSL. The insured is responsible for payment of any expenses that exceed the CSL. Note: Certain Accidental Death and Dismemberment programs may offer different CSLs. Please consult with your Human Resources Manager for more details.

5 Insurance Information Institute, www.iii.org/fact-statistic/identity-theft-and-cybercrime, viewed on 7/6/2020.

6 You must be at least 100 miles from home and have available credit on a designated bank card. Emergency cash is charged as a cash advance, and emergency airline tickets are charged as a purchase to your credit card account and are all subject to that account's finance rates.

7 Generali Global Assistance provides the described personal services to you in an emergency, but you are personally responsible for the cost of air fare not approved as medically necessary by the attending physician; food, hotel and car expenses; and attorney fees. Emergency cash advances and bail advancement require your personal satisfactory guarantee of reimbursement provided through a valid credit card.

DISCLAIMER: Service Exclusions and Limitations: Generali Global Assistance (GGA) services are eligible for payment or reimbursement by GGA only if GGA was contacted at the time of the services and arranged and/or pre-approved the services. Certain terms, conditions and exclusions apply; for further information refer to the website listed or call GGA at the number provided.

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CARING SUPPORT WHEN YOU NEED IT MOST

If you're covered under The Hartford's Group Life or Accident insurance policy, you have access to Beneficiary Assist® counseling services provided by ComPsych.[1]

PROFESSIONAL HELP AFTER A LOSS OR TERMINAL ILLNESS

Beneficiary Assist provides you, your eligible beneficiaries and immediate family members with unlimited 24/7 phone access.
This includes:

- Legal advice, financial planning and emotional counseling for up to one year from the date the claim is filed.
- Up to five face-to-face sessions* or equivalent professional time for one service or a combination of services.

HANDLING A SPECTRUM OF NEEDS WITH COMPASSION AND EXPERTISE

ComPsych GuidanceExperts℠ are highly trained master's level clinicians who listen to your concerns with compassion and refer you to the right resources for:

- Grief and loss
- Stress, anxiety and depression
- Relationship/marital conflict
- Problems with children
- Job pressures
- Substance abuse

FINANCIAL INFORMATION AND RESOURCES

Certified public accountants and certified financial planners can help with any financial concerns you may have, including:

- Managing a budget
- Estate closure
- Retirement impacts
- Tax questions
- Getting out of debt

SOLID FOOTING

Greg's sudden death at the age of 42 came as an enormous blow to his wife, Sharon. Besides the shock and grief, Sharon had to struggle with debt and claims to Greg's estate by children from a former marriage. She went back and forth between anger and depression. Through Beneficiary Assist, she was able to link up with counselors who listened compassionately and referred her to a grief expert. She also used the legal and financial counseling resources to get solid answers to complex questions.[2]

LEGAL SUPPORT AND RESOURCES

Licensed attorneys are available to help you with any legal uncertainties that may arise, offering private consultations for the following:

- Estate and probate
- Debt and bankruptcy
- Real estate transactions
- Family law

If additional legal representation is needed beyond the face-to-face visits, you can be referred to a qualified attorney in your area. You may qualify for a 25 percent reduction in the attorney's customary fees by using the ComPsych Network.

HEALTH ADVOCACY SERVICES AND SUPPORT

Health care support services through HealthChampion℠[3] are available if you have become disabled from an accident or are diagnosed with a critical illness, offering support like:

- Guidance through your health care options
- Connecting you with the right resources
- Advocating for time and fair resolution of issues

If additional medical support is needed, you have unlimited access to HealthChampion℠ specialists who walk you through all aspects of your health care issue, helping to ensure you're fully supported.

LEARN MORE

Want to know more? Call **800-411-7239**

When you need it most, Beneficiary Assist counseling services will be here to help.

(Snap a photo with a mobile device to capture information above.)

Check with your benefits manager for more information on
Beneficiary Assist Counseling

THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

* California residents are limited to three prepaid behavioral health counseling sessions in any six-month period. Except for acute emergencies and other special circumstances, additional sessions for California employees are available on a fee-for-service basis.

[1] Beneficiary Assist® is offered through The Hartford by ComPsych® Corporation. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit https://www.thehartford.com/employee-benefits/value-added-services for more information.

[2] This case illustration is fictitious and for illustrative purposes only.

[3] HealthChampion℠ services are provided through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych. Services may not be available in all states. Visit https://www.thehartford.com/employee-benefits/value-added-services for more information. HealthChampion℠ specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment.

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