

GROUP BENEFITS

Basic Life and AD&D Insurance



Benefit Highlights	
<b>Monroe County Community College</b>	
<b>What is Basic Life and AD&amp;D Insurance?</b>	<p>Your Employer provides, at no cost to you, Basic Life and AD&amp;D Insurance in an amount equal to \$100,000. Life Insurance pays your <i>beneficiary</i> (please see below) a benefit if you die while you are covered.</p> <p>This highlight sheet is an overview of your Basic Life and AD&amp;D Insurance. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.</p>
<b>Why do I need Basic Life and AD&amp;D Insurance?</b>	<p>Basic Life and AD&amp;D Insurance provides affordable financial security for your loved ones, although when it comes down to it, contemplating some pretty unpleasant things is hard to do. But when you consider the fact that between 1995 and 1997, almost 40% of all deaths that occurred were people between the ages of 25 and 64<sup>1</sup>, it's harder to ignore. Especially when your family depends on your income.</p> <p><sup>1</sup>Death Rates by Age, Sex and Race: 1970 to 1997, U.S. Census Bureau, Statistical Abstract of the United States, 1999, page 95.</p>
<b>Am I eligible?</b>	You are eligible if you are an active full time Administrative and Professional Employee who works at least 30 hours per week on a regularly scheduled basis.
<b>When can I enroll?</b>	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.
<b>When is it effective?</b>	Coverage goes into effect subject to the terms and conditions of the policy. In no case will benefits become effective sooner than 7/1/2012 or on the first of the month following the date of hire. You must be Actively at Work with your employer on the day your coverage takes effect.
<b>Am I guaranteed coverage?</b>	You must provide evidence of insurability and be approved by The Hartford to receive coverage above the guaranteed issue amount of \$100,000 . You may need to complete a <i>Personal Health Application</i> . These are available from The Hartford or your employer.
<b>Benefit Reductions</b>	65% at age 70. All coverage cancels at retirement.
<b>What is a beneficiary?</b>	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.

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. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies: Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

**Prepare Today.  
Help Protect Tomorrow.**

<p><b>AD&amp;D Coverage</b></p>	<p>AD&amp;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:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 75% for paraplegia or triplegia (paralysis of three limbs).</li> <li>• One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia.</li> <li>• One-quarter (25%) for accidental loss of thumb and index finger of the same hand or uniplegia.</li> </ul> <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><b>Can I keep my Life Coverage if I leave my employer?</b></p>	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> <li>• Converting your group Life coverage to your own individual policy (policies).</li> </ul>
<p><b>What is the Living Benefits Option?</b></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>

**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:

<ul style="list-style-type: none"> <li>• Sickness; disease; or any treatment for either;</li> <li>• Any infection, except certain ones caused by an accidental cut or wound;</li> <li>• Intentionally self-inflicted injury, suicide or suicide attempt;</li> <li>• War or act of war, whether declared or not;</li> </ul>	<ul style="list-style-type: none"> <li>• Injury sustained while in the armed forces of any country or international authority;</li> <li>• Taking prescription or illegal drugs unless prescribed for or administered by a licensed physician;</li> <li>• Injury sustained while committing or attempting to commit a felony;</li> <li>• The injured person's intoxication.</li> </ul>
--	---

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 and AD&D Insurance



Benefit Highlights

### Monroe County Community College

<p><b>What is Supplemental Life and AD&amp;D Insurance?</b></p>	<p>Supplemental Life and AD&amp;D Insurance is coverage that you pay for.</p> <p>Supplemental Life and AD&amp;D Insurance pays your <i>beneficiary</i> (please see below) a benefit if you die while you are covered.</p> <p>This highlight sheet is an overview of your Supplemental Life and AD&amp;D 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><b>Why do I need Supplemental Life and AD&amp;D Insurance?</b></p>	<p>Supplemental Life and AD&amp;D Insurance provides affordable financial security for your loved ones, although when it comes down to it, contemplating some pretty unpleasant things is hard to do. But when you consider the fact that between 1995 and 1997, almost 40% of all deaths that occurred were people between the ages of 25 and 64<sup>1</sup>, it's harder to ignore. Especially when your family depends on your income.</p> <p><sup>1</sup>Death Rates by Age, Sex and Race: 1970 to 1997, U.S. Census Bureau, Statistical Abstract of the United States, 1999, page 95.</p>
<p><b>Am I eligible?</b></p>	<p>You are eligible if you are an active full time employees, excluding Faculty employees who work at least 30 hours per week on a regularly scheduled basis.</p>
<p><b>When can I enroll?</b></p>	<p>You must elect coverage within 31 days of your eligibility waiting period which is on the first of the month following the date of hire.</p>
<p><b>When is it effective?</b></p>	<p>Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than on the first of the month following the date of hire. You must be Actively at Work with your employer on the day your coverage takes effect.</p>
<p><b>How much Supplemental Life and AD&amp;D Insurance can I purchase?</b></p>	<p>You can purchase Supplemental Life and AD&amp;D Insurance in increments of \$10,000.</p> <p>The maximum amount you can purchase cannot be more than the lesser of 5 times your annual Earnings or \$500,000. Annual Earnings are as defined in The Hartford's contract with your employer.</p>

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. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies: Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

<p><b>AD&amp;D Coverage</b></p>	<p>AD&amp;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:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 75% for paraplegia or triplegia (paralysis of three limbs).</li> <li>• One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia.</li> <li>• One-quarter (25%) for accidental loss of thumb and index finger of the same hand or uniplegia.</li> </ul> <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><b>Am I guaranteed coverage?</b></p>	<p>You are eligible to enroll for coverage up to the guaranteed issue amount of \$100,000 - <i>no medical information is required.</i></p> <p>You must provide evidence of insurability and be approved by The Hartford to receive coverage above the guaranteed issue amount. You may need to complete a <i>Personal Health Application</i>. These are available from The Hartford or your employer.</p>
<p><b>What is a beneficiary?</b></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>
<p><b>Are there other limitations to enrollment?</b></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 must 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><b>Spouse Supplemental Life Insurance</b></p>	<p>If you elect Supplemental Life and AD&amp;D Insurance for yourself, you may choose to purchase Spouse Supplemental Life Insurance in increments of \$2,500, to a maximum of \$100,000.</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 an active member of the armed forces of any country or international authority, 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>Your Spouse is guaranteed coverage of up to \$20,000. Your Spouse must provide evidence of insurability and be approved by The Hartford to receive coverage above the guaranteed issue amount. Your Spouse may need to complete a <i>Personal Health Application</i>. These are available from The Hartford or your employer.</p>

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. Policies sold in New York are underwritten by Hartford Life Insurance Company, Home Office of both companies: Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

Monroe County Community College  
Newly Eligible  
Rev 03/08

<p><b>Child(ren) Supplemental Life Insurance</b></p>	<p>If you elect Supplemental Life and AD&amp;D 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— <i>no medical information is required</i>. You may not elect coverage for your Child if your Child is an active member of the armed forces of any country or international authority.</p> <ul style="list-style-type: none"> <li>• If your dependent Child 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.</li> <li>• Child(ren) must be unmarried and are covered from 15 days to 19 years old or 25 years if they are a full-time student or meet certain other conditions.</li> <li>• Unmarried Child(ren) over age 19 may be covered if they are disabled and primarily dependent upon the Employee for financial support.</li> </ul>
<p><b>Does my coverage reduce as I get older?</b></p>	<p>35% at age 65 and 50% of Original Amount at age 70. All coverage cancels at retirement.</p>
<p><b>Can I keep my Life coverage if I leave my employer?</b></p>	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> <li>• Converting your group Life coverage to your own individual policy (policies).</li> <li>• 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 and Child(ren) . 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.</li> </ul> <p>Dependent Spouse Portability is subject to a maximum of \$50,000.</p> <p>Dependent Child Portability is subject to a maximum of \$10,000.</p>
<p><b>What is the Living Benefits Option?</b></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><b>Do I still pay my Life Insurance premiums if I become disabled?</b></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>

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. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies: Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

Monroe County Community College  
Newly Eligible  
Rev 03/08

**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).
- AD&D Insurance does not cover losses caused by or contributed by:

<ul style="list-style-type: none"><li>• Sickness; disease; or any treatment for either;</li><li>• Any infection, except certain ones caused by an accidental cut or wound;</li><li>• Intentionally self-inflicted injury, suicide or suicide attempt;</li><li>• War or act of war, whether declared or not;</li></ul>	<ul style="list-style-type: none"><li>• Injury sustained while in the armed forces of any country or international authority;</li><li>• Taking prescription or illegal drugs unless prescribed for or administered by a licensed physician;</li><li>• Injury sustained while committing or attempting to commit a felony;</li><li>• The injured person's intoxication.</li></ul>
---	--

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.

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. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies: Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

GROUP BENEFITS

Employer Paid Long Term Disability Insurance



Benefit Highlights	
<b>Monroe County Community College</b>	
<b>What is Employer Paid Long Term Disability Insurance?</b>	<p>Employer Paid Long Term Disability Insurance pays you a portion of your Earnings if you cannot work because of a disabling illness or injury.</p> <p>This highlight sheet is an overview of your Employer Paid Long Term Disability Insurance. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.</p>
<b>What is disability?</b>	<p>Disability is defined in The Hartford's contract with your employer. Disabled or disability means You are prevented from performing one or more of the Essential Duties of: 1) Your Occupation during the Elimination Period; and 2) Your Occupation following the Elimination Period, and as a result Your Current Monthly Earnings are less than 80% of Your Indexed Pre-disability Earnings. If at the end of the Elimination Period, You are prevented from performing one or more of the Essential Duties of Your Occupation, but Your Current Monthly Earnings are greater than 80% of Your Pre-disability Earnings, Your Elimination Period will be extended for a total period of 12 months from the original date of Disability, or until such time as Your Current Monthly Earnings are less than 80% of Your Pre-disability Earnings, whichever occurs first. For the purposes of extending Your Elimination Period, Your Current Monthly Earnings will not include the pay You could have received for another job or a modified job if such job was offered to You by the Employer, or another employer, and You refused the offer.</p>
<b>Am I eligible?</b>	<p>You are eligible if you are an active full time Administrative and Professional employee who works at least 30 hours per week on a regularly scheduled basis.</p>
<b>How much coverage would I have?</b>	<p><b>Your Employer Provides coverage that</b> pays you a benefit of 66.67% of your Earnings to a maximum monthly benefit of \$8,000 per month. This plan includes a minimum benefit of the greater of: 10% of the benefit based on Monthly Income Loss before the deduction of Other Income Benefits or \$100 per month.</p> <p>Earnings are defined as in The Hartford's contract with your employer.</p>
<b>When can I enroll?</b>	<p>As an eligible Employee, you are automatically covered by Employer Paid Long Term Disability Insurance; you do not have to enroll.</p>
<b>When is it effective?</b>	<p>Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than 7/1/2012 or on the first of the month following the date of hire. You must be Actively at Work with your employer on the day your coverage takes effect.</p>

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. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies: Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

Monroe County Community College  
Non Contrib  
Rev 03/08

**Prepare Today.  
Help Protect Tomorrow.**

<p><b>How long do I have to wait before I can receive my benefit?</b></p>	<p>You must be disabled for at least 90 days before you can receive an Employer Paid Long Term Disability Insurance benefit payment.</p>
<p><b>Can the duration or amount of my benefit be reduced?</b></p>	<p>Yes. Your benefit duration may be reduced once you reach certain ages as specified in The Hartford's contract with your employer. In addition, as described below within the Important Details, your monthly Long-Term benefit may be reduced by other income you receive.</p>
<p><b>How long will my disability payments continue?</b></p>	<p>For as long as you remain disabled, or until you reach your Social Security Normal Retirement Age (as stated in the 1983 revision of the United States Social Security Act), whichever is sooner. If your disability occurs at age 65 or above, your payments may be reduced.</p>

**Important Details**

The following is an overview of your Employer Paid Long Term Disability Insurance. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.

**Exclusions:**

You cannot receive Employer Paid Long Term Disability Insurance benefit payments for disabilities that are caused or contributed to by:

- War or act of war (declared or not)
- The commission of, or attempt to commit a felony
- An intentionally self-inflicted injury
- Any case where your being engaged in an illegal occupation was a contributing cause to your disability

You must be under the regular care of a physician to receive benefits.

**Mental Illness, Alcoholism and Substance Abuse:**

- You can receive benefit payments for Long-Term Disabilities resulting from mental illness, alcoholism and substance abuse for a total of 24 months for all disability periods during your lifetime.
- Any period of time that you are confined in a hospital or other facility licensed to provide medical care for mental illness, alcoholism and substance abuse does not count toward the 24 months lifetime limit.

**Pre-existing Conditions:**

Your Insurance limits the benefits you can receive for pre-existing conditions. In general, if you were diagnosed or received care for a condition before the effective date of your policy, you will be covered for a disability due to that condition only if:

- You have not received treatment for your condition for the length of time specified in the contract before the effective date of your Insurance, or
- You have been insured under this coverage for length of time specified in the contract prior to your disability commencing, so you can receive benefits even if you're receiving treatment, or
- You have already satisfied the pre-existing condition requirement of your previous insurer.

Your benefit payments **will be reduced** by other income you receive or are eligible to receive due to your disability, such as:

- Social Security Disability Insurance (please see next section for exceptions)
- Workers' Compensation
- Other employer-based Insurance coverage you may have
- Unemployment benefits
- Settlements or judgments for income loss
- Retirement benefits that your employer fully or partially pays for (such as a pension plan)

Your benefit payments **will not be reduced** by certain kinds of other income, such as:

- Retirement benefits if you were already receiving them before you became disabled
- Retirement benefits that are funded by your after-tax contributions
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing
- Most personal disability policies
- Social Security increases

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. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies: Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.



---

This Benefit Highlights Sheet is an overview of the Employer Paid Long Term Disability 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.

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. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies: Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

Monroe County Community College  
Non Contrib  
Rev 03/08