

Basic Life Insurance



Benefit Highlights

Los Alamos National Security, LLC



<p>What is Basic Life Insurance?</p>	<p>Your employer provides, at no cost to you, Basic Life Insurance in an amount equal to 1 times your annual Earnings, rounded to the next higher \$1,000, to a maximum of \$50,000.</p> <p>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 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>Why do I need Basic Life Insurance?</p>	<p>Basic Life 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 64¹, it's harder to ignore. Especially when your family depends on your income.</p> <p>¹Death Rates by Age, Sex and Race: 1970 to 1997, U.S. Census Bureau, Statistical Abstract of the United States, 1999, page 95.</p>
<p>When can I enroll?</p>	<p>As an eligible Employee, you are automatically covered by Basic Life Insurance; you do not have to enroll. If you have not already done so, you must designate a beneficiary as described below.</p>
<p>When is it effective?</p>	<p>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.</p>
<p>Does my coverage reduce as I get older?</p>	<p>All coverage cancels at retirement.</p>
<p>What is a beneficiary?</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>

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>Am I eligible?</p>	<p>You are eligible if you are classified as Eligible Full-time or Part-time Active Employees who are:</p> <p>1) citizens or legal residents of the United States, its territories and protectorates;</p> <p>2) Expatriates and Third-country Nationals; and</p> <p>3) citizens or legal residents of Canada, as approved by Us, living and working in Canada;</p> <p>excluding:</p> <p>1) casual, high school co-op, laboratory associates, temporary, leased or seasonal employees; and</p> <p>2) any employee living or working in a country:</p> <p>a) subject to a sanction program administered by the United States Treasury Office of Foreign Asset Control; or</p> <p>b) not meeting our underwriting criteria, as determined by Us and accessible to Your Employer on our "EmployerView" online information source.</p> <p>The benefits for Senior Management are not provided in this Benefit Highlight Sheet.</p>
<p>Can I keep my Life coverage if I leave my employer?</p>	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> • Converting your group Life coverage to your own individual policy (policies).
<p>What is the Living Benefits Option?</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:

- 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, 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.

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