

## Supplemental Life Insurance



## Benefit Highlights

## Los Alamos National Security, LLC



<p><b>What is Supplemental Life Insurance?</b></p>	<p>Supplemental Life Insurance is coverage that you pay for.</p> <p>Supplemental 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 Supplemental 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><b>Why do I need Supplemental Life Insurance?</b></p>	<p>Supplemental 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 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 classified as a Full Time or Part Time Active Employee eligible for Supplemental Life Insurance.</p>
<p><b>When can I enroll?</b></p>	<p>While the policy is active, you may enroll at any time.</p>
<p><b>When is it effective?</b></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>

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<p><b>How much Supplemental Life Insurance can I purchase?</b></p>	<p>You can purchase Supplemental Life Insurance in the following amounts:</p> <ul style="list-style-type: none"> <li>• An amount equal to your annual Earnings rounded to the next higher \$1,000 multiplied by 1 and subject to a maximum of \$250,000 and a Minimum of \$20,000.</li> <li>• An amount equal to your annual Earnings rounded to the next higher \$1,000 multiplied by 2 and subject to a maximum of \$500,000 and a Minimum of \$20,000.</li> <li>• An amount equal to your annual Earnings rounded to the next higher \$1,000 multiplied by 3 and subject to a maximum of \$750,000 and a Minimum of \$20,000.</li> <li>• An amount equal to your annual Earnings rounded to the next higher \$1,000 multiplied by 4 and subject to a maximum of \$1,000,000 and a Minimum of \$20,000.</li> <li>• An amount equal to your annual Earnings rounded to the next higher \$1,000 multiplied by 5 and subject to a maximum of \$1,000,000 and a Minimum of \$20,000.</li> <li>• \$20,000</li> </ul> <p>Annual Earnings are defined in The Hartford's contract with your employer.</p>
<p><b>Am I guaranteed coverage?</b></p>	<p>The guaranteed issue amount is the amount of Insurance that you may elect without providing evidence of insurability.</p> <p>If you are newly eligible and elect an amount that exceeds the guaranteed issue amount of 3 times your annual Earnings, you will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you were previously eligible and are now electing coverage for the first time, you will need to provide evidence of insurability that is satisfactory to The Hartford before any coverage can become effective. If you are electing to increase your current coverage, you will need to provide evidence of insurability that is satisfactory to The Hartford before any additional coverage can become effective.</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 in Supplemental Life Insurance 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>

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<p><b>Spouse/Domestic Partner &amp; Child(ren) Supplemental Life Insurance</b></p>	<p>If you elect Supplemental Life Insurance for yourself, you may choose to purchase Spouse/Domestic Partner Supplemental Life Insurance in the following Options:</p> <p>Option 1: \$5,000</p> <p>Option 2: 50% of employee amount up through \$50,000</p> <p>Option 3: 50% of employee amount up through \$75,000</p> <p>Option 4: 50% of employee amount up through \$100,000</p> <p>Option 5: 50% of employee amount up through \$150,000</p> <p>Option 6: 50% of employee amount up through \$200,000</p> <p>You may elect \$5,000 of Child Life Insurance or an expanded amount of \$10,000. If you elect Option 1 for your Spouse or Domestic Partner you are limited to an amount of \$5,000 of Child Life Insurance. If you elect Option 2, 3, 4, 5, or 6 for your Spouse or Domestic Partner, you are limited to an amount of \$10,000 of Child Life Insurance. If you elect Supplemental Life Insurance for yourself, and you do not elect to cover your Spouse or Domestic Partner, you may elect an amount of \$5,000 or \$10,000 of Child Life Insurance.</p> <p>If your Spouse or Domestic Partner 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>You may not elect coverage for your Spouse or Domestic Partner 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 or Domestic Partner is newly eligible and elects an amount that exceeds the guaranteed issue amount of \$50,000, your Spouse or Domestic Partner will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If your Spouse or Domestic Partner was previously eligible and you are now electing coverage for the first time, your Spouse or Domestic Partner will need to provide evidence of insurability that is satisfactory to The Hartford before any coverage can become effective. If you are electing to increase current coverage for your Spouse or Domestic Partner, evidence of insurability for your Spouse or Domestic Partner that is satisfactory to The Hartford will need to be provided before the increase can become effective.</p> <p>Child(ren) Supplemental Life Insurance does not require evidence of insurability. 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>• Children must be unmarried and are covered from Live Birth to 23 years old or 26 years if they are a full-time student or meet certain other conditions.</li> <li>• Unmarried Children over age 23 may be covered if they are disabled and primarily dependent upon the Employee for financial support.</li> </ul>
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<b>Does my coverage reduce as I get older?</b>	Your benefits will be reduced by 35% at ages 65, 70, 75 and by 25% at ages 80, 85, 90, and 95. All coverage cancels at retirement.
<b>Can I keep my Life coverage if I leave my employer?</b>	Yes, subject to the contract, you have the option of: <ul style="list-style-type: none"> <li>• Converting your (and your dependents) group Life coverage to your (and your dependents) own individual policy (policies).</li> </ul>
<b>What is the Living Benefits Option?</b>	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. (This option is also available to your dependents who select Option 2 or 3). The remaining amount of your Life Insurance would be paid to your beneficiary when you die.
<b>Do I still pay my Life Insurance premiums if I become disabled?</b>	If you become totally disabled before age 65 and your disability lasts for at least 6 months, your Supplemental 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.

**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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