

BASIC GROUP TERM LIFE and ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE BENEFIT HIGHLIGHTS



Approximately 50 million households recognize they need more life insurance (40 percent of households).¹

State of New Mexico Risk Management Division

The group term Life and Accidental Death and Dismemberment (AD&D) insurance available through your employer is a smart, affordable way to purchase the extra protection that you and your family may need. Life and AD&D insurance offers financial protection by providing you coverage in case of an untimely death or an accident that destroys your income-earning ability. Life benefits are disbursed to your beneficiaries in a lump sum in the event of your death.



To learn more about Life and AD&D insurance, visit thehartford.com/employeebenefits

WHO IS ELIGIBLE?

Class 1: You are eligible for this insurance if you are an active Legislator.

Class 2: You are eligible for this insurance if you are an active full-time or part-time employee of the State, employee of a Local Public Body (LPB) who works at least 20 hours per week on a regularly scheduled basis.

Class 3: You are eligible for this insurance if you are an active full-time or part-time employees classified by the employer as a Law Enforcement Officer, who works at least 20 hours per week on a regularly scheduled basis.

Class 4: You are eligible for this insurance if you are an active full-time or part-time employees classified by the employer as an Undercover Agent, who works at least 20 hours per week on a regularly scheduled basis.

COVERAGE INFORMATION

APPLICANT	LIFE COVERAGE	AD&D COVERAGE
Employee	Benefit for Class 1: \$50,000 Benefit for Class 2: \$50,000 Benefit for Class 3: \$75,000 + \$25,000 Occupational Death Benefit Benefit for Class 4: \$50,000 + \$250,000 Occupational Death Benefit	AD&D: Included

AD&D BENEFITS – PERCENT OF COVERAGE AMOUNT PER ACCIDENT

Covered accidents or death can occur up to 365 days after the accident. The total benefit for all losses due to the same accident will not exceed 100% of your coverage amount.

LOSS FROM ACCIDENT	COVERAGE
Life	100%
Both Hands or Both Feet or Sight of Both Eyes	100%
One Hand and One Foot	100%
Speech and Hearing in Both Ears	100%
Either Hand or Foot and Sight of One Eye	100%
Movement of Both Upper and Lower Limbs (Quadriplegia)	100%
Movement of Both Lower Limbs (Paraplegia)	75%
Movement of Three Limbs (Triplegia)	75%
Movement of the Upper and Lower Limbs of One Side of the Body (Hemiplegia)	50%
Either Hand or Foot	50%
Sight of One Eye	50%
Speech or Hearing in Both Ears	50%
Movement of One Limb (Uniplegia)	25%
Thumb and Index Finger of Either Hand	25%

ASKED & ANSWERED

AM I GUARANTEED COVERAGE?

This insurance is guaranteed issue coverage – it is available without having to provide information about your health. If you enroll after the enrollment period has ended, evidence of insurability is required for the full coverage amount.

AD&D is available without having to provide information about your health as long as you enroll during the scheduled enrollment period.

WHEN CAN I ENROLL?

Class 1: You may enroll during any scheduled enrollment period, within 31 days of the date you have a change in family status, or within 31 days of the completion of any eligibility waiting period established by your employer.

Scheduled Enrollment Period Dates

- State Employees: August 26 through November 19, 2019
- Local Public Body: August 26 through October 31, 2019

Class 2, 3 & 4: Your employer will automatically enroll you for this coverage. If you have not already done so, you must designate a beneficiary.

WHEN DOES THIS INSURANCE BEGIN?

Class 1: Insurance will become effective in accordance with the terms of the certificate.

Coverage Effective Dates

- State Employees: First day of the pay period following date of enrollment
- Local Public Body: First of the month following date of enrollment

Class 2, 3 & 4: This insurance will become effective for you on the date you become eligible, within 31 days of the date you have a change in family status, or within 31 days of the completion of any eligibility waiting period established by your employer.

You must be actively at work with your employer on the day your coverage takes effect.

WHEN DOES THIS INSURANCE END?

This insurance will end when you no longer satisfy the applicable eligibility conditions, premium is unpaid, you are no longer actively working, you leave your employer, or the coverage is no longer offered.

CAN I KEEP THIS INSURANCE IF I LEAVE MY EMPLOYER OR AM NO LONGER A MEMBER OF THIS GROUP?

Yes, you can take this life coverage with you. Coverage may be continued for you under a group portability certificate or an individual conversion life certificate. The specific terms and qualifying events for conversion and portability are described in the certificate. Conversion and portability are not available for AD&D coverage.

¹LIMRA, Facts About Life 2016. Web. 30 June 2017. <https://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/_Media/PDFs/Facts-of-Life-2016.pdf>

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This Benefit Highlights document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. **Benefits are subject to state availability. Policy terms and conditions vary by state.** Complete details including the provisions, terms, conditions, limitations and exclusions are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. The Hartford compensates both internal and external producers, as well as others, for the sale and service of our products. For additional information regarding Hartford's compensation practices, please review our website <http://thehartford.com/group-benefits-producer-compensation>. Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

SUPPLEMENTAL GROUP TERM LIFE and ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE BENEFIT HIGHLIGHTS



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State of New Mexico Risk Management Division

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To learn more about Life and AD&D insurance, visit thehartford.com/employeebenefits

WHO IS ELIGIBLE?

Class 1: You are eligible for this insurance if you are an active Legislator who works at least 20 hours per week on a regularly scheduled basis.

Class 2: You are eligible for this insurance if you are an active full-time or part-time employee of the State, employee of a Local Public Body (LPB), employee classified by the employer as a Law Enforcement Officer, or employee classified by the employer as an Undercover Agent, who works at least 20 hours per week on a regularly scheduled basis.

Your spouse and dependent child(ren) are also eligible for coverage. Any child(ren) must be under age 26. Dependents over the age of 26 that are handicapped prior to enrollment can continue coverage if the Impairment Form is completed by the physician and approved by The Hartford. Such children must have become disabled before attaining age 19.

COVERAGE INFORMATION

APPLICANT	LIFE COVERAGE	AD&D COVERAGE
Employee	Class 1: Benefit: Increments of \$10,000 Class 1: Maximum: \$400,000 Class 2: Benefit: Increments of \$10,000 Class 2: Maximum: \$500,000	AD&D: Included
Spouse	Class 1 & 2: Benefit: Increments of \$10,000 Class 1 & 2: Maximum: \$250,000	AD&D: Included
Child(ren)	Class 1 & 2: Benefit: \$5,000, \$10,000 or \$15,000	AD&D: Included

AD&D BENEFITS – PERCENT OF COVERAGE AMOUNT PER ACCIDENT

Covered accidents or death can occur up to 365 days after the accident. The total benefit for all losses due to the same accident will not exceed 100% of your coverage amount.

LOSS FROM ACCIDENT	COVERAGE
Life	100%
Both Hands or Both Feet or Sight of Both Eyes	100%
One Hand and One Foot	100%
Speech and Hearing in Both Ears	100%
Either Hand or Foot and Sight of One Eye	100%
Movement of Both Upper and Lower Limbs (Quadriplegia)	100%
Movement of Both Lower Limbs (Paraplegia)	75%
Movement of Three Limbs (Triplegia)	75%
Movement of the Upper and Lower Limbs of One Side of the Body (Hemiplegia)	50%
Either Hand or Foot	50%
Sight of One Eye	50%
Speech or Hearing in Both Ears	50%
Movement of One Limb (Uniplegia)	25%
Thumb and Index Finger of Either Hand	25%

ASKED & ANSWERED

CAN I INSURE MY DOMESTIC PARTNER?

Yes. Any reference to “spouse” in this document includes your domestic partner as recognized and allowed by applicable law.

AM I GUARANTEED COVERAGE?

If you enroll during your annual enrollment period or are newly eligible and elect an amount that exceeds the guaranteed issue amount of \$150,000, you will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you enroll after your annual or initial enrollment period, evidence of insurability will be required for all coverage amounts.

For your spouse coverage, if you enroll during your annual enrollment period or are newly eligible and elect an amount that exceeds the guaranteed issue amount of \$30,000, your spouse will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you enroll after your annual or initial enrollment period, evidence of insurability will be required for all coverage amounts.

For your child(ren)'s coverage, this insurance is guaranteed issue coverage – it is available without having to provide information about your child(ren)'s health.

AD&D is available without having to provide information about your or your family's health as long as you enroll during the scheduled enrollment period.

WHEN CAN I ENROLL?

You may enroll during any scheduled enrollment period, within 31 days of the date you have a change in family status, or within 31 days of the completion of any eligibility waiting period established by your employer.

Scheduled Enrollment Period Dates

- State Employees: August 26 through November 19, 2019
- Local Public Body: August 26 through October 31, 2019

WHEN DOES THIS INSURANCE BEGIN?

Insurance will become effective in accordance with the terms of the certificate.

Coverage Effective Dates

- State of New Mexico: First day of the pay period following date of enrollment
- Local Public Body: First of the month following date of enrollment

You must be actively at work with your employer on the day your coverage takes effect. Your spouse and child(ren) must be performing normal activities and not be confined (at home or in a hospital/care facility), unless already insured with the prior carrier.

WHEN DOES THIS INSURANCE END?

This insurance will end when you (or your dependent(s)) no longer satisfy the applicable eligibility conditions, premium is unpaid, or the coverage is no longer offered.

CAN I KEEP THIS INSURANCE IF I LEAVE MY EMPLOYER OR AM NO LONGER A MEMBER OF THIS GROUP?

Yes, you can take this life coverage with you. Coverage may be continued for you and your dependent(s) under a group portability certificate or an individual conversion life certificate. Your spouse may also continue insurance in certain circumstances. The specific terms and qualifying events for conversion and portability are described in the certificate. Conversion and portability are not available for AD&D coverage.

¹LIMRA, Facts About Life 2016. Web. 30 June 2017. <https://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/_Media/PDFs/Facts-of-Life-2016.pdf>

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