

PLEASE POST THIS IMPORTANT MEMO:

ATTENTION COUNCIL 82 MEMBERS

**Annual Enrollment Period for Supplemental Life Insurance
Hartford Life and Accident Insurance Company
January 15th 2019 – January 31st 2019**

You never know what the future may hold. That's the whole reason behind life insurance. It can't fill your shoes, but it can be a comforting source of income and support for your loved ones if you can't be there.

Life insurance from The Hartford provides the benefits you need to:

- Help make sure your family can continue to lead the lifestyle you've provided for them.
- Help keep your promises to them for an education, a good retirement, and other goals.
- Help take care of your debts, so that next of kin won't be held responsible for them.

Take the time to help protect what's taken a lifetime to build.

You have the option to purchase supplemental life insurance at affordable group rates.

During this enrollment period, you may enroll in \$25,000 increments up to a maximum of \$250,000. (It's recommended that you consider purchasing 7 to 10 times your salary in life insurance.) Members who are currently enrolled in this program may elect one more increment level of \$25,000 not to exceed \$250,000 without evidence of insurability. Members who are not currently enrolled may elect one increment level of \$25,000 without evidence of insurability. Any additional amounts requested during enrollment will require evidence of insurability.

This is key—Even if you have a medical condition that excludes you from getting life insurance, during this enrollment period, you can sign up and be guaranteed acceptance as explained in this memo with no medical questions asked. But only if you do so during this enrollment period.

When you elect coverage for yourself, you also have the option of purchasing coverage for your spouse & dependent children:

- Spouse coverage is available in increments of \$25,000 up to a maximum of \$250,000, not to exceed 100% of the amount you choose for yourself. Members who are currently enrolled in this program's Spouse coverage may elect one more increment level of \$25,000 not to exceed \$50,000 without evidence of insurability. Members who are not currently enrolled in this program's Spouse coverage may elect one increment level of \$25,000 without evidence of insurability. Any additional amounts requested during annual enrollment will require evidence of insurability.
- Children up to 19 years (age 25, if they are a full time student) are also eligible for coverage. The child benefit amount is \$10,000 per child.

- To be eligible to enroll in this coverage you must be an active full time member of Council 82.
 - Coverage effective date is April 1, 2019 or subject to the date of the billing letter.
 - To enroll, please complete the Benefits Enrollment Form and sign by January 31st 2019.
- Instructions on where to mail the form are listed in the instructions section on the form.