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

**Utah State University**

The group term Life and Accidental Death and Dismemberment (AD&D) insurance available through your employer gives 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

### COVERAGE INFORMATION

<table>
<thead>
<tr>
<th>APPLICANT</th>
<th>LIFE COVERAGE</th>
<th>AD&amp;D COVERAGE</th>
</tr>
</thead>
</table>
| Employee     | Benefit\(^2\): 1 times earnings  
Maximum: $250,000                                                            | AD&D: Included        |
| Spouse       | Benefit\(^2\): $10,000                                                        | AD&D: Not included    |
| Child(ren)   | Benefit: $5,000                                                              | AD&D: Not 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.

<table>
<thead>
<tr>
<th>LOSS FROM ACCIDENT</th>
<th>COVERAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>100%</td>
</tr>
<tr>
<td>Both Hands or Both Feet or Sight of Both Eyes</td>
<td>100%</td>
</tr>
<tr>
<td>One Hand and One Foot</td>
<td>100%</td>
</tr>
<tr>
<td>Speech and Hearing in Both Ears</td>
<td>100%</td>
</tr>
<tr>
<td>Either Hand or Foot and Sight of One Eye</td>
<td>100%</td>
</tr>
<tr>
<td>Movement of Both Upper and Lower Limbs (Quadriplegia)</td>
<td>100%</td>
</tr>
<tr>
<td>Movement of Both Lower Limbs (Paraplegia)</td>
<td>75%</td>
</tr>
<tr>
<td>Movement of Three Limbs (Triplegia)</td>
<td>75%</td>
</tr>
<tr>
<td>Movement of the Upper and Lower Limbs of One Side of the Body (Hemiplegia)</td>
<td>50%</td>
</tr>
<tr>
<td>Either Hand or Foot</td>
<td>50%</td>
</tr>
<tr>
<td>Sight of One Eye</td>
<td>50%</td>
</tr>
<tr>
<td>Speech or Hearing in Both Ears</td>
<td>50%</td>
</tr>
<tr>
<td>Movement of One Limb (Uniplegia)</td>
<td>25%</td>
</tr>
<tr>
<td>Thumb and Index Finger of Either Hand</td>
<td>25%</td>
</tr>
</tbody>
</table>
ASKED & ANSWERED

WHO IS ELIGIBLE?
You are eligible if you are a budgeted employee who has an appointment of 50% time or greater that is expected to exceed 3 months in length or a salaried employee whose name appears in the annual budget document submitted to and approved by the University Board of Trustees.

Your spouse and child(ren) are also eligible for coverage. Any child(ren) must be under age 26.

CAN I INSURE MY DOMESTIC OR CIVIL UNION PARTNER?
Yes. Any reference to “spouse” in this document includes your domestic partner, civil union partner or equivalent, as recognized and allowed by applicable law.

AM I GUARANTEED COVERAGE?
This insurance is guaranteed issue coverage - it is available without having to provide information about your family’s health.

AD&D is available without having to provide information about your health.

HOW MUCH DOES IT COST AND HOW DO I PAY FOR THIS INSURANCE?
Your employer pays 100% of the premium for your (employee) coverage. Premiums for your dependents are provided on the enrollment form.

WHEN CAN I ENROLL?
Your employer will automatically enroll you for this coverage. If you have not already done so, you must designate a beneficiary.

You may enroll your dependent(s) from 5/1/2020 to 5/31/2020.

WHEN DOES THIS INSURANCE BEGIN?
This insurance will become effective for you on the date you become eligible. For your dependents, the effective date of this coverage is 7/1/2020.

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, 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 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. Conversion and portability are not available for AD&D coverage.
LIMITATIONS & EXCLUSIONS

This insurance coverage includes certain limitations and exclusions. The certificate details all provisions, limitations, and exclusions for this insurance coverage. A copy of the certificate can be obtained from your employer.

GROUP LIFE INSURANCE

GENERAL LIMITATIONS AND EXCLUSIONS

• 65% at age 67 and 50% of the original amount at age 70 for you and your spouse.
• You and your dependent(s) must be citizens or legal residents of the United States, its territories and protectorates.

DEPENDENT LIMITATIONS AND EXCLUSIONS

• Coverage may only be elected for dependents when you elect and are approved for coverage for yourself.
• Coverage may not be elected for a dependent who has employee coverage under this certificate.
• Coverage may not be elected for a dependent who is in active full-time military service.
• Child(ren) may only be covered as a dependent of one employee.
• Infants may receive a reduced benefit prior to the age of six months.

GROUP ACCIDENTAL DEATH & DISEM会员MENT INSURANCE

GENERAL LIMITATIONS AND EXCLUSIONS

• 65% at age 67 and 50% of the original amount at age 70 for you and your spouse.
• This insurance does not cover losses caused by:
  - Sickness; disease; or any treatment for either
  - Any infection, except certain ones caused by an accidental cut or wound
  - Intentionally self-inflicted injury, suicide or suicide attempt
  - War or act of war, whether declared or not
  - Injury sustained while in the armed forces of any country or international authority
  - Injury sustained on aircraft in certain circumstances
  - Taking prescription or illegal drugs unless prescribed by or administered by a licensed physician
  - Injury sustained while riding, driving, or testing any motor vehicle for racing
  - Injury sustained while committing or attempting to commit a felony
  - Injury sustained while driving while intoxicated
• You must be a citizen or legal resident of the United States, its territories and protectorates.

DEFINITIONS

• Loss means, with regard to hands and feet, actual severance through or above wrist or ankle joints; with regard to sight, speech or hearing, entire and irrecoverable loss thereof; with regard to thumb and index finger, actual severance through or above the metacarpophalangeal joints; with regard to movement, complete and irreversible paralysis of such limbs.
• Injury means bodily injury resulting directly from an accident, independent of all other causes, which occurs while you have coverage.