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

**COVERAGE INFORMATION**

<table>
<thead>
<tr>
<th>APPLICANT</th>
<th>LIFE COVERAGE</th>
</tr>
</thead>
</table>
| Employee  | Benefit: Increments of $10,000  
Maximum: the lesser of 5x earnings or $1,500,000 |
| Spouse    | Benefit: Increments of $5,000  
Maximum: the lesser of 100% of your basic and supplemental coverage or $250,000 |
| Child(ren)| Benefit: Increments of $5,000  
Maximum: $20,000 |

**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?**
If you elect an amount that exceeds the guaranteed issue amount of $400,000, you will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective.

For spouse insurance, if you elect an amount that exceeds the guaranteed issue amount of $20,000, your spouse will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective.

This child(ren) insurance is guaranteed issue coverage – it is available without having to provide information about your child(ren)’s health.

**HOW DO I PAY FOR THIS INSURANCE?**
Premiums will be automatically paid through payroll deduction, as authorized by you during the enrollment process. This ensures you don’t have to worry about writing a check or missing a payment.

**WHEN CAN I ENROLL?**
You may enroll from May 1, 2018 to June 1, 2018.

**WHEN DOES THIS INSURANCE BEGIN?**
The effective date of this coverage is July 1, 2018.

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).

**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.

¹Your benefit will be reduced by 35% at age 67 and 50% at age 70. Reductions will be applied to the original amount.

**UTAH STATE UNIVERSITY**
The group term life insurance available through your employer is a smart, affordable way to purchase the extra protection that you and your family may need. Life insurance offers financial protection by providing you coverage in case of an untimely death. Life insurance is disbursed to your beneficiaries in a lump sum in the event of your death.
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.


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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.