

Basic and AD&D Life Insurance

The Hartford

Customer Service: (888) 563-1124

www.thehartfordatwork.com

Basic Term Life

The City provides Basic Term Life insurance through The Hartford. Your benefit amount is determined by your eligibility classification as described below. Your enrollment is automatic but you are required to designate a beneficiary. Beneficiary designations can be made online at www.mybentek.com/wpb. A beneficiary confirmation statement can also be printed and retained for your records.

Eligibility Classifications		Benefit Classifications
Active Full-time Employees of Management Class 1.	Class 1	1 times annual earnings plus \$100,000, rounded to the next higher multiple of \$1,000, to a maximum of \$250,000.
Active Full-time Employees of Management Class 2 other than members of Professional Managers Supervisors Association (PMSA).	Class 2	1 times annual earnings plus \$50,000, rounded to the next higher multiple of \$1,000, to a maximum of \$250,000.
Active Full-time Employees of Management Class 2 who are members of the PMSA.	Class 3	1 times annual earnings plus \$75,000, rounded to the next higher multiple of \$1,000, to a maximum of \$250,000.
Active Full-time Employees or Elected Officials other than Members of the PMSA, Firefighters and Police Department employees.	Class 4	1 times annual earnings, rounded to the next higher multiple of \$1,000, to a maximum of \$100,000.
Active Full-time Employees who are members of the PMSA who are not in Management Classes 1 or 2, other than Firefighters and Police Department employees.	Class 5	1 times annual earnings plus \$25,000, rounded to the next higher multiple of \$1,000, to a maximum of \$100,000.
Active Full-time Employees of the Police Department who are not in Management Classes 1 or 2.	Class 6	1 times annual earnings, rounded to the next higher multiple of \$1,000, to a maximum of \$100,000.
Active Full-time Employees of the Fire Department who are not in Management Classes 1 or 2.	Class 7	1 times annual earnings, rounded to the next higher multiple of \$1,000, to a maximum of \$100,000.
Retired employees who retired prior to October 1, 1998 other than employees of the Police and Fire Department.	Class 8	Flat \$7,500.
Retired Employees who retired on or after October 1, 1998 other than employees of the Police and Fire Department.	Class 9	Flat \$10,000.
Retired Employees of the Police Department.	Class 10	Flat \$25,000.
Retired Employees of the Fire Department retired prior to February 1, 2010.	Class 11	Flat \$25,000.
Retired Employees of the Fire Department retired on or after February 1, 2010.	Class 12	Flat \$10,000.

Accidental Death & Dismemberment

For Eligibility Classes 1-7, the City also provides Accidental Death & Dismemberment (AD&D) life insurance which pays in addition to the basic benefit when death occurs as a result of an accident. The AD&D benefit pays in addition to and in an amount equal to the basic benefit amount. For example, if you are a Class 4 employee earning \$35,000 annually and death occurs as an accident, the death benefit would be \$35,000 (basic) + \$35,000 (AD&D) for a total benefit of \$70,000. A partial AD&D benefit is also payable based on the schedule below.

100% of the AD&D benefit will be paid for the loss of:	50% the AD&D benefit will be paid for the loss of:
<ul style="list-style-type: none"> • Life (accidental); or • Both feet or hands; or • Sight of both eyes; or • Any two or more: 1 foot, 1 hand, or the sight of 1 eye. 	<ul style="list-style-type: none"> • One hand; or • One foot; or • Sight of one eye; or • Thumb and index finger of the same hand.

For Classes 1-7, the Basic Life / AD&D benefit amount reduces starting at age 70. For details regarding all the plan's coverages, exclusions, and stipulations, contact Customer Service or visit The Hartford online at www.thehartfordatwork.com.