

<h1>City of Port St. Lucie</h1>	<h1>Supplemental Life Benefit Highlights</h1>
<b>Eligibility</b>	All Elected Officials and All Active Full-Time Employees who work at least 30 hours a week for City of Port St. Lucie.
<b>Eligible Employees</b>	<p>All Eligible Active Full-time Employees who are U.S. citizens or U.S. residents, excluding temporary and seasonal employees as follows:</p> <p>Class 1: All Employees excluding Elected Officials and Police Officers PBA Members who are subject to a collective bargaining agreement.</p> <p>Class 2: Elected Officials.</p> <p>Class 3: Police Officers PBA Members who are subject to a collective bargaining agreement.</p>
<b>Initial Eligibility Period (31-day enrollment period from first day of eligibility)</b>	<p>Class 1: Eligible for coverage on the first day of the month coincident with or next following the date on which you complete a waiting period of 90 days of continuous service.</p> <p>Class 2: Eligible for coverage on the first day of the month following your date of election to office.</p> <p>Class 3: Eligible for coverage on the first day of the month following your date of hire.</p>
<b>Annual Open Enrollment Period</b>	January 1 through January 31. Effective date February 1
<b>Benefit Amount</b>	<p>You have the option to purchase Supplemental Life insurance coverage in the following amounts:</p> <p>\$10,000 increments, up to 5 times basic annual earnings, to a maximum of \$500,000.</p>
<b>Guaranteed Issue Amount</b>	<p>The guaranteed issue amount is the amount of insurance that you may elect without providing evidence of good health. If you are newly eligible and elect an amount that exceeds the guaranteed issue amount of \$150,000, you will need to provide evidence of good health that is satisfactory to Hartford Life before the excess can become effective. If you were previously eligible, and are now electing coverage for the first time or electing to increase your current coverage, you will need to provide evidence of good health that is satisfactory to Hartford Life before any additional coverage can become effective.</p>
<b>Benefit Reductions</b>	Your Supplemental Life coverage is reduced by 45% at age 70, 35% at age 75 and 25% at ages 80, 85, 90, 95. All coverage cancels at retirement.
<b>Dependent Coverage</b>	<p>You may also elect coverage on the lives of your spouse and/or dependent children. To qualify, children must be unmarried and at least 2 weeks old but less than 19 years (or 25 years if a full-time student). Also, unmarried children over the age of 19 who are disabled may be eligible if certain conditions are met. <b>Dependent coverage is available only when you elect coverage for yourself.</b></p> <p>If your spouse or dependent child is confined in a hospital or elsewhere because of disability on the date his or her insurance would normally have become effective, coverage (or an increase in coverage) will be deferred until that dependent is no longer confined and has performed all the normal activities of a healthy person of the same age for at least 15 consecutive days.</p> <p><b>Spouse Benefit Amount:</b> Increments of \$5,000 to a maximum of \$250,000 (not to exceed 50% of your Employee Supplemental Life amount). You may not elect coverage for your spouse if your spouse is covered as an employee under this policy. If your spouse is newly eligible, and elect an amount that exceeds the guaranteed issue amount of \$50,000, your spouse will need to provide evidence of good health that is satisfactory to Hartford Life before the excess can become effective. If your spouse was previously eligible, and you are now electing spouse coverage for the first time or electing to increase your spouse's current coverage, you will need to provide evidence of good health that is satisfactory to</p>

	Hartford Life before any additional coverage can become effective. <b>Note, spouse premium rates are based on employee's age.</b>  <b>Child Benefit Amount:</b> In an amount of \$5,000 or \$10,000 per child.
<b>Portability</b>	If you leave your employer, Portability is an option that allows you to continue your Life insurance coverage. To be eligible, you must terminate your employment prior to the Social Security definition of retirement age (age 65 or older based on your year of birth) and you must be porting a minimum of \$5,000. The option allows you to continue all or a portion of your Supplemental Life Insurance under a separate Portability term policy. Portability is subject to a maximum of \$250,000 and does include dependent coverage. To elect Portability, you must apply and pay the premium within 31 days of the termination of your Supplemental Life Insurance. Proof of good health will not be required.

<b>Living Benefits Option</b>	Should you be diagnosed as terminally ill with a 12 month life expectancy, the Living Benefits Option allows you to receive an accelerated payment of a portion of your life insurance. The option is available to individuals with at least \$10,000 in group coverage from Hartford Life, subject to any maximum age limit described in your booklet. You may request a minimum accelerated payment of \$3,000 up to a maximum of 80% of your coverage not to exceed \$500,000. Funds are paid directly to you, with no policy restrictions on how you use them. The remaining benefit is then payable to the beneficiary.
<b>Waiver of Premium</b>	This provision applies if you become totally disabled before age 60 and your disability lasts for at least 9 months. You must provide proof of your condition within one year of your last day of work and once we approve, your coverage will continue without payment of premium up to the Normal Retirement Age, as long as you remain totally disabled. The premium for your dependent's coverage will also be waived if you are disabled and approved for waiver of premium. Coverage for your dependents will end if the policy terminates. Payment of premium is required until waiver is approved by Hartford Life.

Hartford Life requires a minimum of 25% of eligible employees participate in the Supplemental Life plan.

## Limitations and Exclusions

As is standard with most term life insurance plans, Coverage Amounts will be reduced at certain ages in order to prevent premium increases. Check you Benefit Highlights Sheet for these details. In addition, death by suicide is covered only after the employee has been insured for two years. Therefore, if death results from suicide, no benefit will be payable for any Supplemental Life coverage that became effective within two years of the date of death.

Other exclusions may apply depending upon your coverage. Refer to your policy.

This Benefit Highlights Sheet and the accompanying Enrollment Form explain the general purposes of the insurance described, but in no way change or affect the policy as actually issued. In the event of any discrepancy between any of these documents and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.

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Underwritten by:  
Hartford Life and Accident Insurance Company  
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Simsbury, CT 06089