

Supplemental Life Insurance Benefit Highlights

Benefit	Employee Coverage Amount
Insurance Provider	The Hartford
Employee Supplemental Life Insurance	Increments of \$10,000 to a maximum of five times annual salary or \$300,000
Accidental Death & Dismemberment	Equal to Employee Supplemental Life Insurance
Guarantee Issue	\$100,000 (if coverage applied for within 31 days of eligibility)
Portability & Conversion	Included
Coverage Reduction	Reduces by 35% at age 65; Reduces to 50% of original amount at age 70

Spouse Supplemental Life Insurance	Increments of \$5,000 to a maximum of \$150,000 (cannot exceed 50% of the employee's benefit)
Accidental Death & Dismemberment	Equal to Spouse Supplemental Life Insurance
Guarantee Issue	\$50,000 (if coverage applied for within 31 days of eligibility)
Coverage Reduction	Reduces by 35% at age 65; Reduces to 50% of original amount at age 70

Child(ren) Supplemental Life Insurance	Choice of \$2,500; \$5,000; \$7,500; or \$10,000
Age Birth to 19 years (25 years for FT Student)	
Guarantee Issue	Entire amount

Premium Worksheet



Rates and/or benefits can change. Rates are based on the employee's age and increase as you enter each new age category.

SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE												
Semi-monthly Premium Amount (Cost per Pay Period – 24/Year)												
Benefit	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.50	\$0.50	\$0.60	\$0.80	\$1.10	\$1.80	\$3.05	\$4.85	\$7.25	\$7.25	\$21.05	\$21.05
\$20,000	\$1.00	\$1.00	\$1.20	\$1.60	\$2.20	\$3.60	\$6.10	\$9.70	\$14.50	\$14.50	\$42.10	\$42.10
\$30,000	\$1.50	\$1.50	\$1.80	\$2.40	\$3.30	\$5.40	\$9.15	\$14.55	\$21.75	\$21.75	\$63.15	\$63.15
\$40,000	\$2.00	\$2.00	\$2.40	\$3.20	\$4.40	\$7.20	\$12.20	\$19.40	\$29.00	\$29.00	\$84.20	\$84.20
\$50,000	\$2.50	\$2.50	\$3.00	\$4.00	\$5.50	\$9.00	\$15.25	\$24.25	\$36.25	\$36.25	\$105.25	\$105.25
\$60,000	\$3.00	\$3.00	\$3.60	\$4.80	\$6.60	\$10.80	\$18.30	\$29.10	\$43.50	\$43.50	\$126.30	\$126.30
\$70,000	\$3.50	\$3.50	\$4.20	\$5.60	\$7.70	\$12.60	\$21.35	\$33.95	\$50.75	\$50.75	\$147.35	\$147.35
\$80,000	\$4.00	\$4.00	\$4.80	\$6.40	\$8.80	\$14.40	\$24.40	\$38.80	\$58.00	\$58.00	\$168.40	\$168.40
\$90,000	\$4.50	\$4.50	\$5.40	\$7.20	\$9.90	\$16.20	\$27.45	\$43.65	\$65.25	\$65.25	\$189.45	\$189.45
\$100,000	\$5.00	\$5.00	\$6.00	\$8.00	\$11.00	\$18.00	\$30.50	\$48.50	\$72.50	\$72.50	\$210.50	\$210.50
\$300,000	\$15.00	\$15.00	\$18.00	\$24.00	\$33.00	\$54.00	\$91.50	\$145.50	\$217.50	\$217.50	\$631.50	\$631.50

SPOUSE SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE												
Semi-monthly Premium Amount (Cost per Pay Period – 24/Year)												
Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$0.25	\$0.25	\$0.30	\$0.40	\$0.55	\$0.90	\$1.53	\$2.43	\$3.63	\$3.63	\$10.53	\$10.53
\$10,000	\$0.50	\$0.50	\$0.60	\$0.80	\$1.10	\$1.80	\$3.05	\$4.85	\$7.25	\$7.25	\$21.05	\$21.05
\$15,000	\$0.75	\$0.75	\$0.90	\$1.20	\$1.65	\$2.70	\$4.58	\$7.28	\$10.88	\$10.88	\$31.58	\$31.58
\$20,000	\$1.00	\$1.00	\$1.20	\$1.60	\$2.20	\$3.60	\$6.10	\$9.70	\$14.50	\$14.50	\$42.10	\$42.10
\$25,000	\$1.25	\$1.25	\$1.50	\$2.00	\$2.75	\$4.50	\$7.63	\$12.13	\$18.13	\$18.13	\$52.63	\$52.63
\$30,000	\$1.50	\$1.50	\$1.80	\$2.40	\$3.30	\$5.40	\$9.15	\$14.55	\$21.75	\$21.75	\$63.15	\$63.15
\$35,000	\$1.75	\$1.75	\$2.10	\$2.80	\$3.85	\$6.30	\$10.68	\$16.98	\$25.38	\$25.38	\$73.68	\$73.68
\$40,000	\$2.00	\$2.00	\$2.40	\$3.20	\$4.40	\$7.20	\$12.20	\$19.40	\$29.00	\$29.00	\$84.20	\$84.20
\$45,000	\$2.25	\$2.25	\$2.70	\$3.60	\$4.95	\$8.10	\$13.73	\$21.83	\$32.63	\$32.63	\$94.73	\$94.73
\$50,000	\$2.50	\$2.50	\$3.00	\$4.00	\$5.50	\$9.00	\$15.25	\$24.25	\$36.25	\$36.25	\$105.25	\$105.25

CHILD(REN) SUPPLEMENTAL TERM LIFE INSURANCE			
Semi-monthly Premium Amount (Cost per Pay Period – 24/Year)			
Benefit Amount	Cost For All Children	Benefit Amount	Cost For All Children
\$2,500	\$0.21	\$7,500	\$0.63
\$5,000	\$0.42	\$10,000	\$0.84

59E2a NS 08/16 © 2016. The Hartford Financial Services Group, Inc. All rights reserved. Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

Prepare. Protect. Prevail. With The Hartford.®

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home Office is Hartford, CT.

This 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 are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder.

