San Jose/Evergreen Community College District
Voluntary Life
Voluntary Life: Open Enrollment & Plan Change

Employee
$10,000 increments to a maximum of $500,000.
  • Guarantee Issue (G.I.) : $150,000
    **G.I. was $50,000

Spouse
$5,000 increments to a maximum of $250,000.
Up to 50% of the employee's supplemental life benefit
  • Guarantee Issue : $75,000
    **G.I. was $25,000

Child
$2,000 increments to $10,000

• Why?
Student loans • Credit card debt • Car loans • Mortgage • Taxes/insurance • Childcare expenses • Tuition savings • Living expenses • Elderly parent care • Retirement savings
Enrollment Form

- Check off the election box for you, your spouse and child
- Write on the I elect line the amount of coverage
- If you elect over the Guaranteed Issue for you or your Spouse Hartford will notify you of your need to complete a personal health application.
- Don’t forget to sign your enrollment form
- Check to make sure your beneficiary form is up to date
Beneficiary Designation

• Can an employee name anyone as a beneficiary?
  – An employee can name any person or entity they choose as a beneficiary. The beneficiary may be a relative, friend, acquaintance, trust or charity. The employee can change the beneficiary at any time without the consent of the beneficiary unless they have completed an assignment (if permitted by the policy) or an irrevocable beneficiary designation.

• Can a trust be named as a beneficiary of a Hartford Group Life or AD&D policy? Yes, but employees are strongly encouraged to seek professional advice because this type of estate planning can be complex. In general, the employee must identify the complete name and date of the trust. There are generally two types of trusts used for this purpose:
  – A testamentary trust is a trust established in the will of an individual. The trust, if valid, is created upon death. The Hartford will require proof of acceptance of the will before releasing the benefits to the trustee of the trust.
  – An inter vivos trust, or a living trust, is a trust created during the lifetime of the employee. The benefit is payable to a living trust.

• Do I have to update my beneficiary form if I go through a divorce?
  – A divorce, annulment, or similar event may not invalidate a beneficiary designation that names your former spouse (state specific requirements apply). To remove your former spouse you must submit a new designation.

• Can a minor child be named as a beneficiary for my group life or accidental death insurance?
  – Yes; however, benefits are not released directly to the minor child. The Hartford will pay benefits to the court-appointed guardian of the estate (or property) of the minor child. Though parents are generally the guardian of a minor child’s “person,” a parent may need to petition a local probate court where the child lives to be named guardian of the child's estate so that the Life benefits may be released to that guardian of the minor child.

• If benefits are payable to an estate, to whom are they paid?
  – The Hartford will release benefits that are payable to an estate to the court-appointed representative of the estate. Certified estate papers issued by the court are required.
Basic Life & AD&D Insurance

• Faculty Employees:
  - 1.5 times Earnings to $300,000 <50 years
  - Age 50-59 1 times Earnings to $300,000
  - Age 60-64 .5 times Earnings to $300,000
  - Age 65-74 .25 times Earnings to $300,000
  - Age 75 and up .20 times Earnings to $300,000

• Managers, Supervisors and Confidential Employees’
  - 1.5 times Earnings to $300,000 <50 years
  - Age 50-59 1 times Earnings to $300,000
  - Age 60-64 .5 times Earnings to $300,000
  - Age 65-69 .25 times Earnings to $300,000
  - Age 70 Benefits terminate

• Classified Employees
  - 1.5 times Earnings to $300,000 <50 years
  - Age 50-59 1 times Earnings to $300,000
  - Age 60-64 .5 times Earnings to $300,000
  - Age 65 and up .25 times Earnings to $300,000

**Please Refer to your handbook or collective bargaing agreement for more details

• Dependent Benefits:
  - Spouse: $1,500
  - Child: $1,500
Additional Services from The Hartford
Make The Most Of Your Benefits Package.

• Take advantage of additional benefits that come with your insurance plan.
• They can provide valuable services to you and your family when you need them most.
  – Funeral Planning and Concierge Services by Everest$^1$
  – Beneficiary Assist® Counseling Services.$^2$
  – EstateGuidance® Will Services.$^3$
  – Travel Assistance and ID Theft and Protection Services.$^4$
Funeral Planning & Concierge Services.

To help provide peace of mind when it’s needed the most.

• The Hartford offers a funeral planning and concierge service provided by Everest.

• It provides a suite of online tools to guide you through key decisions before a loss, including help comparing funeral-related costs.

• After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers—often resulting in significant financial savings.

• Visit www.everestfuneral.com/hartford and use code HFVELC.
Beneficiary Assist® Counseling Services.

Getting through a loss is hard. Getting support to help you cope should be easy.

- The Hartford offers you Beneficiary Assist counseling services provided by ComPsych.®

- Compassionate advisors can help you or your beneficiaries (named in your policy) cope with emotional, financial and legal issues that arise after a loss.

- Includes unlimited phone contact with a counselor, attorney or financial planner for up to a year, and five face-to-face sessions.

- Find out more: 1-800-411-7239.
EstateGuidance® Will Services.

Create a simple will from the convenience of your desktop.

- Whether your assets are few or many, it’s important to have a will.

- Through The Hartford you have access to EstateGuidance® Will Services, provided by ComPsych.

- It helps you protect your family’s future by creating a will online—backed by online support from licensed attorneys.

- Your will is customized and legally binding.

- Visit www.estateguidance.com/wills and use code WILLHHLF
Travel Assistance and ID Theft Protection Services.

Even the best planned trips can be full of surprises.

• Includes pre-trip information to help you feel more secure while traveling.

• It can also help you access medical professionals across the globe for medical assistance when traveling 100+ miles away from home for 90 days or less when unexpected detours arise.

• The ID theft services are available to you and your family at home or when you travel.

• Call 1-800-243-6108 - Collect from other locations: 202-828-5885
  Fax: 202-331-1528 or email idtheft@europassistance-usa.com

• Travel Assistance Identification Number: GLD-09012
Things to remember

• For additional information go to MyTomorrow website

• Be sure to complete enrollment form and turn the original in to Human Resources by 4/24/2015

• Make your beneficiary designation is up to date