

FINANCIAL PROTECTION FOR YOUR FAMILY'S FUTURE

LIFE AND AD&D INSURANCE FOR RETIRED EMPLOYEES



THE TEXAS A&M UNIVERSITY SYSTEM

is offering you this coverage from our new carrier, The Hartford:



For more information on your benefit options and to begin enrolling, visit Workday at <https://sso.tamug.edu>.

Questions? Contact the benefits support line at 833-867-5300 from Monday to Friday, 8 am to 5 pm (CST) or Saturday, 8 am to 12 pm (CST).

YOUR LIFE INSURANCE COVERAGE IN RETIREMENT

You've worked hard to provide for your family. But if something unexpected happened, would they be prepared financially? Help protect the security of your loved ones with Optional Life and Accidental Death and Dismemberment (AD&D) insurance from our new carrier, The Hartford.



A beneficiary is the person or legal entity who receives the Life insurance payment if you were to pass away. An example of a legal entity is a trust fund you may have set up. To help make your beneficiary decision easier, here are a few key things to consider.



You can name as many beneficiaries as you want.
Specify whether you want each to be one of the following:

- Primary beneficiary
- Contingent beneficiary

The contingent beneficiary receives a payment only if there's no primary beneficiary entitled to payment. Just remember to provide each person's full name, Social Security number and his or her relationship to you.

You can designate a trust as a beneficiary.

When the insured person dies, the Life insurance payment can go to the trust as beneficiary.

You can decide how you want the beneficiary payment divided.













- Use percentages. Make sure the total adds up to 100%.
 - You can also choose to have the payment evenly divided among beneficiaries.
 - Avoid using dollar amounts since your coverage amount may change.
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There may be a court process if you designate your estate as a beneficiary.


That process, known as probate, may be used to settle an estate. It will:

- Resolve all claims and distribute property under a valid will
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<p>  (if you have health coverage within the A&M System)</p>	<p>Basic Life  Basic AD&D  Basic Child Life for each eligible dependent child</p> <ul style="list-style-type: none"> • You are automatically covered if you are enrolled in an A&M System health plan
<p>  (if you have health coverage outside the A&M System)</p>	<p>Basic Life  ( or the amount of Optional Life you had immediately before enrolling in this plan whichever is less) Basic AD&D  Basic Child Life for each eligible dependent child</p> <ul style="list-style-type: none"> • If you are not enrolled in A&M System health coverage but certify that you have other health coverage you can pay for Alternate Basic Life using the employer contribution • If you select this coverage you cannot enroll in Optional Life • If you are a retiree enrolled in Alternate Basic Life your coverage will automatically be reduced to when you reach age



<p></p>	<p>ncrements to a maximum of   </p>







If you were retired from or employed in a benefit-eligible position with the A&M System on August 31, 2003, you are eligible for coverage as a retiree when:

- you are at least age 55 and have at least 5-years of service credit, or your age plus years of service equal at least 80, or you have at least 30-years of service, and
- you have 3-years of service with the A&M System, and
- the A&M System is your last state employer.

If you left A&M System employment before September 1, 2003, but you met the above criteria as of August 31, 2003, you qualify for retiree benefit coverage under these criteria.

If you are in TRS (Teachers Retirement System) and you retire after August 31, 2003, you must also provide documentation that you are receiving or have applied to receive your TRS annuity payments.

If you were hired by the A&M System in a benefit-eligible position after August 31, 2003, or if you left A&M System employment before August 31, 2003, and did not meet the criteria listed above as of August 31, 2003, you are eligible for coverage as a retiree when:

- you are at least age 65 and have at least 10-years of service credit, or your age plus years of service equal at least 80 and you have 10-years of service credit, and
- you have 10-years of service with the A&M System, and
- the A&M System is your last state employer.

If you are in TRS, you must also provide documentation that you are receiving or have applied to receive your TRS annuity payments.

Your spouse and child(ren) are also eligible for coverage. Any eligible child(ren) must be under age 26.



If you go directly from active to retiree, your Guaranteed Issue amount is the lesser of \$100,000 or the amount you had prior to retirement. If you are under 70 and retired, you can elect up to the \$100,000 with Evidence of Insurability (EOI). If you return and/or apply to A&M System for retirement, you do not have access to any Guaranteed Issue amount.

For your spouse coverage, if you enroll during your open enrollment period or are newly eligible and elect an amount that exceeds the Guaranteed Issue amount (\$50,000 for Plan A, \$5,000 for Plan B, or 10% of employee's Alternate Basic Life amount to max of \$5,000 for Plan C), your spouse will need to provide EOI that is satisfactory to The Hartford before the excess can become effective. If you enroll after your open or initial enrollment period, EOI will be required for all coverage amounts.

For your child(ren)'s coverage, this insurance is Guaranteed Issue coverage – it is available without having to provide information about your child(ren)'s health.



You may enroll at any time, as well as at open enrollment and family status change. You must provide EOI to enroll in or increase coverage.



Insurance will become effective in accordance with the terms of the certificate (usually the first day of the month following the date you elect coverage unless you elect coverage to be effective on your state contribution eligibility date or you are applying for additional coverage through EOI). Your spouse and child(ren) must be performing normal activities and not be confined (at home or in a hospital/care facility), unless already insured with the prior carrier.



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.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company. Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions,
