



Hartford Life

CABRILLO COMMUNITY COLLEGE

Basic Life & AD&D Benefit Highlights

Eligibility: Each active full time Administrative/Manager who is regularly scheduled to work 20 or more hours per week.

Benefit Amount: 1 times annual earnings to a maximum of \$100,000

* Accidental death will result in a basic life benefit of 1 times earnings (to a maximum of \$100,000) and an AD&D benefit of 1 times earnings (to a maximum of \$100,000).

Living Benefits Option

Should you be diagnosed as being terminally ill with a 12 month or less life expectancy, the Living Benefits option allows you to receive an accelerated payment of a portion of your life insurance proceeds. If you are less than age 60 you may request up to of 80% of your benefit up to a maximum of \$300,000. The remaining benefit is then payable to the beneficiary.

Life Conversion Option:

If your Basic Life insurance, or a portion thereof, terminates, the Conversion option allows you to convert all or a portion of your group coverage to an individual policy from Hartford Life. The conversion amount will depend on the reason coverage is terminating. You must request conversion and pay the required premium within 31 days of the date your insurance ends.

AD&D Benefits

Benefits are payable for Loss Of Speech & Hearing, Loss Of Thumb & Index Finger, Seatbelt with Airbag, Child Education Benefit, Spouse Education Benefit, Day Care Benefit, Paralysis Benefit, Extended Felonious Assault Benefit, Coma Benefit, Common Carrier and Conversion Privilege.

Safe Haven

Safe Haven is Hartford Life's settlement process that deposits Life and AD&D proceeds into an interest bearing checking account and issues a checkbook instead of a lump sum check. This provides convenience for beneficiaries who will then have a safe, accessible place to keep their insurance proceeds until they are ready to make major financial decisions.

This Benefit Highlights Sheet explain the general purposes of the insurance described, but in no way changes or affect s the policy as actually issued. In the event of any discrepancy between this document 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.