



The Hartford Life Insurance Coverage

The Hartford Life Insurance Company

www.thehartford.com

Customer Service 1 (888) 563-1124
Will Preparation Services 1 (800) 964-3577
Travel Assistance (U.S. and Canada) 1 (800) 243-6108
Travel Assistance (Other Location
outside U.S. and Canada) 1 (202) 828-5885

The term life insurance plan with Hartford Life Insurance Company provides a death benefit equal to your annual salary (basic coverage) rounded to the nearest \$1,000 which the College pays.

Long-Term Disability

All full-time employees are eligible for long-term disability insurance coverage. The College provides this coverage at no cost to the employee.

There is a 90-day elimination period. If approved, an employee would resign with the College and receive up to 60% of their monthly salary from Hartford.

General Provisions: Upon the first day of the month following an insured employee's 70th birthday, an insured employee's amount of basic life insurance shall be reduced to 50% of base salary.

Both life and long-term disability policies begin on the first day of the month following the employee's date of hire, and terminate as soon as the employee terminates from FSCJ.

Other benefits available through The Hartford:

1. Free Estate Guidance Will Services

As a covered employee under a *Hartford Group Life insurance policy*, you have access to *EstateGuidance® Will Services* provided by *ComPsych®*. It helps you create a simple, legally binding will quickly and conveniently online, saving you the time and expense of a private legal consultation.

Visit estateguidance.com today.

Use this code: WILLHLF.

Then follow the easy steps below:

- a. Access The Hartford's **EstateGuidance®** Will Services online.
- b. Sign in to the secure site by entering the access code.
- c. Follow the instructions and create your will.
- d. Download the final will to your computer and print.
- e. Obtain signatures and determine if your will should be notarized.

2. Travel Insurance