



Florida State College
at Jacksonville



The Hartford Life Insurance Coverage

Life Insurance

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

General Provision: 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.

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 for a maximum of \$7,000 per month.

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.

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

Other benefits available through The Hartford:

1. Free EstateGuidance® 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:

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

2. Travel Assistance & Identity Theft Support Services

If you're a full-time employee and you need pre-trip information, emergency medical assistance or personal assistance services while traveling, Travel Assistance services can help.

The best laid travel plans can go wrong, leaving you vulnerable and, possibly, unable to communicate what you need. When the unexpected happens far from home, it's important to know who to call for assistance.

No matter why you're traveling, Travel Assistance services provide multilingual assistance 24/7 when you're more than 100 miles from home for 90 days or less.

3. Ability Assist Counseling Services

Life presents complex challenges. If the unexpected happens, you should have simple solutions to help cope with the stress and life changes that may result. That's why The Hartford Ability Assist® Counseling Services, offered by ComPsych®, can play such an important role. Our straightforward approach takes the complexity out of benefits when life throws you a curve.

From everyday issues like job pressures, relationships and retirement planning to highly impactful issues like grief, loss, or a disability, Ability Assist is your resource for professional support. You and your family, including spouse and dependents can access Ability Assist at any time, as long as you are a full-time employee.

The service includes up to three face-to-face emotional counseling sessions per occurrence per year. This means you and your family members won't have to share visits. You can each get counseling help for your own unique needs. Work-life services and counseling for your legal, financial, medical and benefit-related concerns are also available by phone.

For access over the phone, simply call toll-free 800-96-HELPS (800-964-3577)

Visit guidanceresources.com to access hundreds of personal health topics and resources for child care, elder care, attorneys or financial planners.

If you're a first-time user, click on the Register tab.

- In the Organization Web ID field, enter: HLF902
- In the Company Name field at the bottom of personalization page enter: ABILI
- After selecting "Ability Assist program," create your own confidential user name and password.