

Life and Accidental Death and Dismemberment Insurance



Benefit Summary

City of Albuquerque and Albuquerque Bernalillo County Water Utility Authority

Employee Basic Life and AD&D	Your Employer provides, at no cost to you, Basic Life and AD&D Insurance in an amount equal to 1.4 times your base annual salary, rounded to the next higher \$1,000 to a maximum of \$50,000. Life Insurance pays your beneficiary a benefit if you die while you are covered.												
Employee Voluntary Life and AD&D	<p>You can purchase Voluntary Life and AD&D Insurance in increments of \$10,000 to the greater of \$250,000 or 7 times your base annual salary Guaranteed Issue. The maximum amount cannot exceed the lesser of 7 times you base annual salary or \$500,000.</p> <p>If you purchase any amount of Voluntary Life Insurance, you will be automatically enrolled in \$20,000 of Voluntary AD&D Insurance.</p> <p>Base Annual Salary is as defined in The Hartford's contract with your employer.</p>												
Spouse Voluntary Life and AD&D Child(ren) Voluntary Life	<p>Spouse Coverage: If you enroll in Employee Voluntary Life, you may choose to purchase Spouse/Domestic Partner Voluntary Life and AD&D Insurance in increments of \$10,000 up to 100% of the amount of coverage you have elected for yourself to a maximum of \$500,000. The guarantee issue amount is dependent upon the employee coverage amount.</p> <table border="0" data-bbox="418 898 1071 1060"> <thead> <tr> <th style="text-align: left;"><i>Coverage Amount</i></th> <th style="text-align: left;"><i>Guaranteed Amount</i></th> </tr> </thead> <tbody> <tr> <td>\$50,000 to \$90,000</td> <td>\$10,000</td> </tr> <tr> <td>\$100,000 to \$140,000</td> <td>\$20,000</td> </tr> <tr> <td>\$150,000 to \$190,000</td> <td>\$30,000</td> </tr> <tr> <td>\$200,000 to \$240,000</td> <td>\$40,000</td> </tr> <tr> <td>\$250,000 to \$500,000</td> <td>\$50,000</td> </tr> </tbody> </table> <p>Child(ren) Coverage: If you enroll in Employee Voluntary Life you may choose to purchase Child(ren) Voluntary Life coverage in increments of \$2,500 to a maximum of \$10,000 per child. No medical information is required. Children are covered from live birth to age 26. Children from live birth to age 6 months are limited to a reduced benefit of \$500. Children age 26 or older may be covered if they were disabled prior to attaining age 26.</p>	<i>Coverage Amount</i>	<i>Guaranteed Amount</i>	\$50,000 to \$90,000	\$10,000	\$100,000 to \$140,000	\$20,000	\$150,000 to \$190,000	\$30,000	\$200,000 to \$240,000	\$40,000	\$250,000 to \$500,000	\$50,000
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Eligibility	All Active Full Time and Part Time regular Employees and Elected Officials of the City of Albuquerque or Albuquerque Bernalillo County Water Authority who work at least 20 hours per week on a regularly scheduled basis.												
Enrollment	<p>Basic: As an eligible Employee, you are automatically covered by Basic Life and AD&D Insurance; you do not have to enroll.</p> <p>Voluntary: You may enroll in Voluntary Life and AD&D Insurance when first eligible as a new hire, during Annual Enrollment, and upon the occurrence of a Qualifying Event.</p>												
Am I guaranteed coverage?	Voluntary: For New Hires: You must provide evidence of insurability and be approved by The Hartford to receive coverage above the guaranteed issue amount of \$250,000. If you are already participating in this coverage, you may increase your current coverage by \$10,000 without providing evidence of good health. Additional coverage amounts will require evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you are electing coverage for the first time during Annual Enrollment, any amount of coverage you elect will require evidence of insurability. You may need to complete a <i>Personal Health Application</i> . These are available from The Hartford.												
Can I keep my Life Coverage if I leave my employer?	Yes, subject to the contract, you have the option of: Conversion or Portability. You must apply and pay the premium within 31 days of the termination of your Life Insurance. Evidence of Insurability will not be required.												

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Life and Accidental Death & Dismemberment Insurance

What is the Living Benefits Option?	If you are diagnosed as terminally ill with a 12 month life expectancy, you may be eligible to receive payment of a portion of your Life Insurance. The remaining amount of your Life Insurance would be paid to your beneficiary when you die.
Do I still pay premiums if I become disabled?	Yes, however if you become totally disabled before age 60 and your disability lasts for at least 9 months, your life insurance premium may be waived. The premium for dependents would also be waived if you are disabled and approved for waiver of premium. Coverage for your dependents ends if the policy terminates.
Exclusions and Limitations	Coverage may be reduced when you reach certain ages. Death by suicide within two years. AD&D insurance does not cover losses caused or contributed by: sickness, disease, infection, intentional self-inflicted injury, suicide, or suicide attempt, war or act of war, injury sustained while in the armed forces, taking prescription or illegal drugs unless prescribed by a licensed physician, injury sustained while committing or attempting to commit a felony, the injured person's intoxication. Other exclusions may apply depending upon your coverage. Please see your certificate of insurance for details, available at www.cabq.gov/humanresources/employeebenefits/insurance-benefits

GROUP BENEFITS

Voluntary Short Term and Long Term Disability Insurance



What is Voluntary Disability Insurance?	Voluntary Disability Insurance pays you a portion of your Salary if you cannot work because of a disabling illness or injury.
What is disability?	<p>Short Term Disability: Disability is defined in The Hartford's contract with your employer. Due to accidental bodily injury, sickness, mental illness, substance abuse or pregnancy you are unable to perform the essential duties of your occupation, and as a result, you are earning less than 20% of your pre-disability Weekly Earnings or You are able to perform some, but not all, of the essential duties of your occupation and as a result, you are earning less than 80% of your pre-disability Weekly Earnings.</p> <p>Long Term Disability: Disability is defined in The Hartford's contract with your employer. Typically, disability means that you cannot perform one or more of the essential duties of your occupation due to injury, sickness, pregnancy or other medical conditions covered by the insurance, and as a result, your current monthly earnings are 80% or less than your pre-disability earnings. Once you have been disabled for 24 months, you must be prevented from performing one or more of the essential duties of any occupation and as a result, your current monthly earnings are 60% or less than your pre-disability earnings.</p>
Eligibility	You are eligible if you are an active full time employee of the City of Albuquerque or a Participating Entity who works at least 20 hours per week on a regularly scheduled basis.

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<p>How much coverage would I have?</p>	<p>Short Term Disability: You may purchase coverage that would pay you a benefit of 60% of your weekly salary. The maximum benefit you could receive is \$1,155 per week.</p> <p>Long Term Disability: You may purchase coverage that pays you a benefit of 60% of your salary to a maximum monthly benefit of \$5,000 per month. This plan includes a minimum benefit of the greater of: 10% of the benefit based on Monthly Income Loss before the deduction of Other Income Benefits or \$100 per month.</p> <p>Salary is defined as in The Hartford's contract with your employer.</p>
<p>When can I enroll?</p>	<p>You may purchase Voluntary Short Term Disability and Voluntary Long Term Disability Insurance when first eligible as a new hire and during Annual Enrollment.</p>
<p>How long do I have to wait before I can receive my benefit?</p>	<p>Short Term Disability: Once you are approved for coverage, you will be eligible to collect your voluntary short term disability insurance benefit starting on the 30th day after your accident or sickness.</p> <p>Long Term Disability: You must be disabled for at least 180 days before you can receive a Voluntary Long Term Disability Insurance benefit payment.</p>
<p>Are there other limitations to enrollment?</p>	<p>The guaranteed issue amount is the amount of Insurance that you may elect without providing evidence of insurability.</p> <p>If you enroll during this enrollment period, you will be required to provide evidence of insurability that is satisfactory to The Hartford before coverage can become effective. If you are currently enrolled, evidence of insurability is not required to maintain your current coverage.</p>
<p>Can the duration or amount of my benefit be reduced?</p>	<p>Your benefit duration may be reduced once you reach certain ages as specified in the contract with your employer. In addition, as described below within the Important Details, your Short-Term Disability and Long-Term Disability benefits may be reduced by other income you receive. Other Income examples that reduce your benefit: Social Security Disability Insurance, Workers Compensation, Unemployment Benefits, Settlements or judgments for income loss, Retirement benefits such as a pension plan.</p>
<p>How long will my disability payments continue?</p>	<p>Short Term Disability: Your benefit could continue for up to 22 weeks, so long as you remain disabled.</p> <p>Long Term Disability: For as long as you remain disabled, or until you reach your Social Security Normal Retirement Age (As stated in the 1983 revision of the United States Social Security Act), whichever is sooner. If your disability occurs at age 65 or above, your payments may be reduced.</p>
<p>Exclusions and Limitations</p>	<p>You cannot receive benefit payments for disabilities that are caused or contributed to by: war or act of war, the commission of or attempt to commit a felony, intentional self-inflicted injury, Any case where your being engaged in an illegal occupation was a contributing cause to your disability. You must be under the regular care of a physician to receive benefits.</p> <p>Mental Illness, Alcoholism, and Substance Abuse: You can receive benefit payments for Long-Term Disabilities resulting from mental illness, alcoholism and substance abuse for a total of 24 months for all disability periods during your lifetime. Any period of time that you are confined in a hospital or other facility licensed to provide medical care for mental illness, alcoholism and substance abuse does not count toward the 24 months lifetime limit.</p> <p>Pre-existing Conditions: your insurance limits the benefits you can receive for pre-existing conditions.</p>

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