

Supplemental Life and AD&D Summary

As an active employee of Seton Hall University you have the opportunity to enroll in a Supplemental Life and Accidental Death and Dismemberment (AD&D) program insured by Hartford Life Company. This is a voluntary insurance program which enables you to add to the coverage you already have through the Basic Life plan sponsored by the University.

You must enroll in the plan within 31 days after you first become eligible. If coverage is desired at a later date, proof of good health will be required. Please contact the Benefits Specialist in the Human Resources for more information.

Employee Supplemental Life

You may elect Supplemental Life coverage for yourself in increments of 1, 2 or 3 times your Basic Annual Earnings up to a maximum of \$200,000.

Supplemental Life Coverage for your Spouse or Civil Union Partner

If you elect Supplemental Life coverage for yourself, you may also elect coverage on the life of your spouse or civil union partner in the amount of \$5,000.

Supplemental Life Coverage for your Dependent Children

If you have elected Supplemental Life coverage for yourself, you may also elect coverage on the lives of your dependent children in the amount of \$5,000 per child. Age maximums and dependent qualifications apply.

Important Provision of Your Supplemental Life Plan

- Continuation options at the end of employment for reasons other than retirement
- Waiver of premium with continued coverage if you become totally disabled before age 60

Accidental Death and Dismemberment (AD&D)

AD&D provides a benefit if you have an accidental injury with a loss of :

- Life
- Hands
- Feet
- Sight
- Speech and Hearing

The amount payable is based on the AD&D coverage elected and the benefit schedule prepared by Hartford Life Company. Coverage is available for Employee Only or Employee and Family. You may select a Principle Sum in increments of \$25,000 up to a maximum of \$500,000. The maximum coverage may not exceed 10 times your annual salary.

Premiums

Supplement Life

Rates per \$1,000
Employee and Spouse

Under age 30	\$0.055
30-34	\$0.065
35-39	\$0.125
40-44	\$0.17
45-49	\$0.275
50-54	\$0.43
55-59	\$0.695
60-64	\$0.84
65-69	\$1.33
70-74	\$2.35
75 and above	\$3.94

Dependent Child Life

A flat rate of \$0.88 per month will cover all your dependent children.

Accidental Death and Dismemberment (AD&D)

Employee Only

\$0.70 per \$25,000 unit

Employee and Family

\$1.15 per \$25,000 unit

This summary is intended to provide a high level overview of the benefit program and associated costs. In the event of any discrepancy between this summary and the policy, the terms of the policy apply. Complete details on this program are available in the Department of Human Resources.