

Elect group term life insurance today!



Elect your guaranteed coverage today!

As a new employee, you're eligible to elect up to \$100,000 of Supplemental Term Life coverage guaranteed –Evidence of Insurability (EOI) is not required. Your spouse is also eligible to elect up to \$30,000 of Term Life coverage guaranteed. This guaranteed coverage opportunity is only available if coverage is elected for yourself and/or your spouse by the first of the month following 60 days of active employment. Any coverage elected for yourself and/or your spouse after your initial eligibility period may be subject to EOI.

Coverage type	Coverage options	Additional information
Basic Term Life and Accidental Death and Dismemberment (AD&D)	\$50,000 of Basic Term Life and AD&D insurance is automatically provided to you by the City of Knoxville.	<ul style="list-style-type: none"> Age reductions apply.*
Basic Dependent Term Life	You may elect a Dependent Package that provides \$1,000 coverage for your spouse or qualified domestic partner and each eligible child.	<ul style="list-style-type: none"> All coverage is guaranteed, Evidence of Insurability (EOI) is not required. Basic Dependent insurance is employee-paid. Children are eligible from live birth to 26 years. Age reductions apply.*
Supplemental Term Life	In addition to Employee Basic Term Life coverage, you may elect Supplemental Term Life insurance in \$10,000 increments up to \$300,000.	<ul style="list-style-type: none"> Guaranteed coverage available, if elected during your initial eligibility period: <ul style="list-style-type: none"> —You may elect up to \$100,000 of Supplemental Term Life coverage without providing EOI. —Any coverage exceeding the guaranteed issue amount or elected after initial eligibility will require EOI. Age reductions apply.*
Spouse Term Life	In addition to Basic Dependent Term Life, you may elect coverage for your spouse or qualified domestic partner in \$5,000 increments, up to a maximum of \$150,000, or 100% of the employee's Supplemental Term Life amount, whichever is less.	<ul style="list-style-type: none"> A spouse is not eligible if he or she is also eligible for employee coverage. Guaranteed coverage available, if elected during your initial eligibility period: You may elect \$30,000 of Spouse Term Life coverage without providing EOI. Any coverage exceeding the guaranteed issue amount or elected after initial eligibility will require EOI. An employee must elect supplemental coverage in order to elect spouse coverage. Age reductions apply.*
Child Term Life	In addition to Basic Dependent Term Life, you may elect \$10,000 of coverage for each eligible child.	<ul style="list-style-type: none"> All coverage is guaranteed, EOI is not required. A child may be covered by only one city employee. An employee must elect supplemental coverage in order to elect child coverage. Children are eligible from live birth to 26 years. Benefit for children from live birth to age six months is \$100.

*All Basic Life and AD&D, Supplemental Life and Spouse Life coverage reduces to 65% at age 70 and 50% at age 75.

Plan features

- **Waiver of Premium** – If you become disabled, premiums for your Term Life insurance coverage may be waived. Please refer to your life insurance certificate for eligibility requirements.
- **Accelerated Death Benefit** – Up to 100 percent of the face amount of Term Life insurance can be paid in lieu of the death benefit, if the insured becomes terminally ill, with a life expectancy of 12 months or less.
- **Portability** – If you no longer meet eligibility requirements as defined in the plan, you may be eligible to take all or a portion of your Term Life coverage with you and pay premiums directly to the Hartford. Premiums may be higher than those paid by active employees.
- **Accidental Death and Dismemberment** – Provides you with an additional insurance benefit if your death results from an accident, or pays a benefit to you should you suffer a loss from an injury as defined in the plan.

Cost of coverage

Employee and Spouse Term Life

Rate per \$1,000 per month

Age	Non-Nicotine	Nicotine
Under 35	\$0.044	\$0.114
35-39	\$0.071	\$0.203
40-44	\$0.122	\$0.286
45-49	\$0.176	\$0.360
50-54	\$0.294	\$0.589
55-59	\$0.507	\$0.933
60-64	\$0.810	\$1.343
65-69	\$1.351	\$1.949
70-74	\$2.129	\$3.013
75 and over	\$3.234	\$4.544

Rate table is effective August 1, 2015. All rates are subject to change.

Rates increase with age.

A nicotine user is defined as an individual who has used nicotine in any form during the past two months or is currently using nicotine in any form. If a nicotine status is not designated, premiums will be deducted at nicotine rates.

Basic Dependent Package: \$0.44 per month

Child Term Life: \$2.00 per month

Rate shown provides coverage for all eligible children

Rate calculation example

Calculate your cost for coverage	
Total coverage requested:	\$ _____
Convert coverage amount to units:	
\$ _____ ÷ \$1,000 =	_____
Multiply units by your rate:	
_____ x \$ _____	
Your monthly premium is:	\$ _____
Divide monthly premium by 2:	
Your biweekly premium is:	\$ _____

This is a summary of plan provisions related to the insurance policy created by the City of Knoxville for benefits with The Hartford. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively at work requirement of the policy.