



FINANCIAL PROTECTION FROM THE HARTFORD

Oklahoma City Firefighters

Basic Life Insurance Benefit Highlights

<p>ACTIVE EMPLOYEES</p> <p>What is Life Insurance?</p>	<p>Your employer provides, at no cost to you, Basic Life Insurance in an amount equal to \$15,000. Life Insurance pays your <i>beneficiary</i> (please see below) a benefit if you die while you are covered by the policy.</p> <p>This highlight sheet is an overview of your Basic Life Insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p>
<p>RETIRED EMPLOYEES</p> <p>What is Life Insurance?</p>	<p>Your employer provides, at no cost to you, Basic Life Insurance in an amount equal to \$10,000. Life Insurance pays your <i>beneficiary</i> (please see below) a benefit if you die while you are covered by the policy.</p> <p>This highlight sheet is an overview of your Basic Life Insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p>
<p>When can I enroll?</p>	<p>As an eligible active or retired employee, you are automatically covered by Basic Life Insurance; you do not have to enroll. If you have not already done so, you must designate a beneficiary as described below.</p>
<p>When is it effective?</p>	<p>Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than December 1, 2007. As an active employee, you must be Actively at Work with your employer on the day your coverage takes effect.</p>
<p>What is a beneficiary?</p>	<p>Your beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are insured. You must select your beneficiary when you complete your enrollment application; your selection is legally binding.</p>
<p>Are any resources available for beneficiaries?</p>	<p>Beneficiary Assist® provides grief, legal and financial counseling to beneficiaries. The Hartford* offers this program <i>at no cost</i> to beneficiaries of any of its group life or accident policies. Services include: unlimited phone contact, assessment and action planning, up to five face-to-face sessions, referrals and more. You will receive more details about Beneficiary Assist® once your enrollment for Supplemental Life Insurance is approved.</p>
<p>What is the Living Benefits Option?</p>	<p>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. This option does not apply to retired employees.</p>

Important Details

As is standard with most Insurance, Basic Life Insurance includes certain limitations and exclusions:

- The amount of your Basic Life Insurance coverage may be reduced when you reach certain ages.

Other exclusions may apply depending upon the terms of your policy and other requirements. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

This Benefit Highlights Sheet is an overview of the Basic Life and AD&D Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the Insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your Insurance coverage. In the event of any difference between the Benefit Highlights Sheet and the Insurance policy, the terms of the Insurance policy apply.

Underwritten by:
The Hartford Life and Accident Insurance Company
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