



# Financial Security for your loved ones

## Life Insurance from The Hartford

### What is Life Insurance?

Life insurance offers your loved ones basic protection if you die. It can help pay your final expenses. Or, it can help those you leave behind pay the mortgage, tuition and more.

#### Feel good about being prepared

Preparing for the unexpected is important to any financial goal. Based on your union contract, your employer may give you basic term life insurance.

#### How you can be covered

You are eligible for life insurance under this plan if you:

- Are actively at work
- Have met any probationary period
- Your union contract provides for employer-paid life insurance coverage

### Choosing your beneficiary

A beneficiary is the person or legal entity who receives the life insurance payment if the insured person dies. An example of a legal entity is a trust fund you may have set up. You may want to talk to an estate planner, accountant or attorney before choosing your beneficiary.

#### Name as many beneficiaries as you want

Specify whether you want each to be a:

- Primary beneficiary, or
- Contingent beneficiary

The contingent beneficiary receives a payment only if there is no primary beneficiary entitled to payment. Just remember to complete the beneficiary form, including each person's full name, Social Security number and his or her relationship to you. It is your responsibility to keep your beneficiary designations current.

### In case you become disabled

You may remain eligible for life insurance coverage if you were to become disabled prior to age 60, and you are deemed to be totally and permanently disabled for 6 continuous months.

### How your benefits change

Your benefits amounts will be reduced over time. When you reach age 65, your benefits will drop to 65 percent of the original coverage amount. At age 70, your benefits will drop to 50 percent. At age 75, your benefits will drop to 30 percent.

### Take your life insurance with you

You can convert your group policy to an individual life policy if you:

- Leave your job
- Lose eligibility
- Get reduced benefits

### Hang on to your life savings

An illness that can end your life can also drain your life savings. The Accelerated Death Benefit is for those who have 12 months or less to live. You can get up to 75 percent of your life insurance coverage amount while you're still alive. Use to help pay medical bills and other costs.

### Get expert legal advice – at no added cost

**Estate Guidance** – Make basic decisions about how you want to distribute your assets. As an employee with a Hartford Group Life insurance policy, you have access to EstateGuidance® Will Services provided by ComPsych®.1 This free service helps you create a simple, legally binding will online, saving you the time and expense of a private legal consultation. Visit [www.estateguidance.com](http://www.estateguidance.com) and use this code WILLHLF.

### An outline of your plan basics

City & County of San Francisco	Life Insurance Coverage*
Municipal Attorneys Association	\$150,000
Municipal Executives Association	\$100,000**
IFPTE Local 21	
TWU Local 200 SEAM	
SEIU Local 21	
Teamsters Local 1021	
Teamsters Local 856 Multi-Unit	\$50,000
Union of American Physicians and Dentists	
Auto Machinists Local 1414	
Consolidated Crafts Coalition	
Deputy Probation Officers' Union Association	
Plumbers Local 38	
TWU Local 250A-Auto Service Workers	

You can also get free information about estate planning and other value-added services. Visit [www.thehartford.com/employee-benefits/value-added-services](http://www.thehartford.com/employee-benefits/value-added-services)

### Funeral planning services from Everest

We are pleased to provide a unique, value-added service for our life insurance members – funeral planning and concierge services from Everest. Everest offers both pre-planning and at-need services. Just visit [www.everestfuneral.com/Hartford](http://www.everestfuneral.com/Hartford) and use code HFEVLC or call 866-854-5429.

### Get compassionate help with Beneficiary Assist - help for those coping with a loss

The Hartford provides expert support to help employees or their loved ones cope with the emotional, financial, and legal issues that arise after a loss. This also includes 24/7-unlimited phone contact with professionals, as well as five face-to-face sessions that help with topics such as grief and loss, job pressures, stress, anxiety, depression, and relationship/marital conflicts. Want to learn more? Call 800-411-7239.

### Travel Assistance and ID Theft Protection

The Hartford provides pre-trip information that helps employees feel safe and secure while traveling. This includes information about whether a visa or passport is required, immunization or inoculation requirements, foreign exchange rates, and embassy referrals. It also provides access to medical professionals across the globe when traveling 100+ miles away from home for 90 days or fewer. In addition, ID theft protection is available 24/7 whether home or away. ID theft protection offers educational materials on how to prevent identity theft and access to caseworkers who can help victims resolve problems that result from it. Use code GDL-09012 or call 800-243-6108.

### Key Contacts

- For death claims, please call 888-563-1124 or 888-755-1503
- To download your complete policy, visit [www.sfhss.org](http://www.sfhss.org)

If you are going on a leave of absence from your job, call the San Francisco Health Service System at 415-554-1750, for information about how your leave may impact life insurance coverage.

San Francisco Superior Court	Life Insurance Coverage*
Superior Court Attorneys: Classification 311C, 312C, 316C	\$125,000
Superior Court Reporters Superior Court Local 21 Municipal Executives Association Unrepresented Professionals Superior Court SEIU (Effective 2/11/2020)	\$50,000

\*Life insurance amounts will be reduced at age 65, then continue to be reduced according to the schedule in the Plan document. For more details download the Group Life Insurance Plan document at [sfhss.org/benefits/ccsf\\_other\\_benefits.html](http://sfhss.org/benefits/ccsf_other_benefits.html).

\*\*Per collective bargaining, the Municipal Executive Association (MEA) group will be increasing its basic life insurance amount from \$100,000 in benefit to \$150,000 in benefit effective January 1, 2022.

Life insurance plans/policies are offered and/or underwritten by The Hartford. This material is for information only and is not an offer or invitation to contract. Life insurance plan/policies contain exclusion and limitations. Not all services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage.