



# Life & Disability Benefits

January 1, 2021 – December 31, 2021

This guide is a summary of your benefits as an eligible employee. Each section of this guide contains important information, so please read this overview carefully.

Please note that this overview is a summary of benefits. For a complete description of benefit provisions, refer to your certificates of coverage and insurance policies. In the event of a discrepancy between this overview and the official plan documents, benefits will be paid as outlined in the plan documents.

**The benefits in this summary are effective January 1, 2021 through December 31, 2021**

## Contacts

Provider	Benefit	Contact Information	Group #
<b>The Hartford</b>	Life and Accidental Death and Dismemberment, Short Term Disability, and Long Term Disability	1-800-523-2233 www.thehartford.com	GRH-876926
<b>The Hartford</b>	EstateGuidance® Will Services	www.estateguidance.com/wills	<i>Access Code: WILLHLF</i>
<b>Guidance Resources</b>	Employee Assistance Program	1-800-964-3577 www.guidanceresources.com	<i>Organization: HLF902 Company Name: ABILI</i>
<b>Everest</b>	Funeral Planning and Concierge Service	1-866-854-5429 www.everestfuneral.com/hartford	<i>Access Code: HFEVLC</i>
<b>Europ Assistance USA</b>	Travel Assistance and Identity Theft Protection	1-800-243-6108 1-202-828-5885	<i>Travel ID: GLD-09012 Employer Name: PrimeLine Utility Services, Inc. Policy: GRH-876926</i>
<b>AssuredPartners MCM</b>	Employee Service Center	1-206-343-4175 or 1-888-343-3330 TTY/TDD 1-206-748-9578 or 1-855-877-4726 mcm.esc@assuredpartners.com	N/A

## Who is Eligible?

Employees working at least 30 hours per week are eligible to enroll in life and disability benefits.

Coverage in any of the life and disability benefits will be effective the first of the month following or coinciding with 30 days from your date of hire. If you are not actively at work due to a physical or mental condition on the date your coverage is supposed to start or change, such coverage will not start or change until the date you are actively at work. If your dependents are confined to a hospital or confined elsewhere, as defined in the Hartford contract, on the date their coverage is supposed to start or change, such coverage will not start or change until he or she is discharged from the hospital or is no longer confined elsewhere, and he or she has engaged in all the normal and customary activities of a person of like age and gender, in good health, for at least 15 consecutive days.

Eligible dependents are limited to the following:

- Your spouse
- Your domestic partner (DP), as defined by The Hartford
- Your child(ren) under age 19 or 25 if a full-time student. An eligible child is one of the following:
  - A natural child or stepchild of the subscriber and/or spouse/DP
  - A legally adopted child of the subscriber and/or spouse/DP
  - All children must be dependent on you for financial support and maintenance. They must also live with you in a regular parent-child relationship and/or be claimed as a dependent on your last filed federal income tax return.

*The above is only a brief description of eligibility requirements. Please refer to your Certificate of Coverage or see Human Resources for a complete definition of dependent eligibility.*

## Basic Life and AD&D

Basic Life and Accidental Death and Dismemberment (AD&D) insurance is provided through The Hartford for eligible employees and their eligible dependents.

This benefit is available to you at no cost. An enrollment form does not need to be completed as you are automatically enrolled in this plan, but be sure to designate your beneficiaries on the enclosed Consolidated Enrollment/Change Form.

Group Life and AD&D Benefits Amount	
Employee Life and AD&D	\$10,000
<b>Benefit Reduction</b> <i>Due to age</i>	50% reduction on the first January 1 following age 70

## Voluntary Life and AD&D

As an eligible employee you have the opportunity to purchase Voluntary Life and AD&D insurance through The Hartford for yourself and your eligible dependents at competitive group rates through convenient payroll deductions.

Voluntary Life and AD&D Benefits Amount	
Employee	\$10,000 increments up to the lesser of 5x annual earnings or \$500,000
Spouse	\$5,000 increments up to \$250,000 <i>not to exceed 50% of employee amount</i>
Child(ren)	\$1,000 increments up to \$10,000 15 days +
Guarantee Issue*	Employee \$200,000, Spouse \$30,000, Child(ren) \$10,000
<b>Benefit Reduction</b> <i>Due to age</i>	50% reduction on the first January 1 following age 70

*In order to purchase Life/AD&D coverage for your spouse/DP and/or child(ren), you must purchase Life/AD&D coverage for yourself.*

\* Guarantee issue is the amount of coverage you can elect when you are newly eligible without any medical underwriting.

If you are in your initial eligibility period, you may elect coverage up to the guarantee issue amounts without providing any Evidence of Insurability.

If you or your spouse are outside your initial eligibility period but enrolled in voluntary life/ad&d coverage, you may each increase your coverage amount by one benefit increment up to the guarantee issue amount without providing Evidence of Insurability at annual enrollment periods.

If you are outside your initial eligibility period and not enrolled, would like to increase your coverage amounts by more than one benefit increment, or would like to increase your coverage amounts above the guarantee issue amount, you are required to provide Evidence of Insurability to Hartford.

## Voluntary Life and AD&D Rates

Voluntary Life Monthly Rates*		
Age Band	Employee - \$1,000	Spouse** - \$1,000
Under 24	\$0.071	\$0.071
25 - 29	\$0.071	\$0.071
30 - 34	\$0.091	\$0.091
35 - 39	\$0.108	\$0.108
40 - 44	\$0.134	\$0.134
45 - 49	\$0.210	\$0.210
50 - 54	\$0.350	\$0.350
55 - 59	\$0.599	\$0.599
60 - 64	\$0.900	\$0.900
65 - 69	\$1.445	\$1.445
70 - 74	\$2.731	\$2.731
75 - 111	\$2.731	\$2.731
<b>Child(ren) - \$10,000</b>	\$0.240	

\*Monthly rates will be converted to per pay check deductions.

\*\*Spouse's rates are based on the employee's age.

Voluntary AD&D Rates		
	AD&D Cost Per	Monthly Rate*
Employee	\$1,000	\$0.035
Spouse	\$1,000	\$0.035
Child(ren)	\$10,000	\$0.043

\*Monthly rates will be converted to per pay check deductions.

## How to Calculate Rates

The following example of the monthly cost for a 30 year old employee, spouse, and two dependent children to purchase Voluntary Life and AD&D insurance.

### Coverage Elections:

Employee: \$100,000    Spouse: \$30,000    Child 1: \$10,000    Child 2: \$10,000

	Coverage Election	÷ by Rate Increments	= # of Rate Increments	x Rate (Life +AD&D = Total)	= Monthly Cost
Employee	\$100,000	\$1,000	100	\$0.091 + \$0.035 = \$0.126	\$12.60
Spouse	\$30,000	\$1,000	30	\$0.091 + \$0.035 = \$0.126	\$3.78
Child(ren)	\$10,000	\$10,000	1	\$0.240 + \$0.043 = \$0.283	\$0.283

## Voluntary Short Term Disability

As an eligible employee you have the opportunity to purchase Short Term Disability (STD) insurance through The Hartford to replace a portion of your income if you are unable to work due to a non-work related illness or injury. The STD plan does not replace or affect the requirements for coverage of state disability insurance. However, the STD plan is entitled to offset for any amount of state disability benefits you may receive.

There are two plan you can choose from: the Basic Voluntary STD Plan or the Enhanced Voluntary STD Plan. These plans differ in the percentage of your earnings eligible for the weekly benefit, the maximum benefit per week, and the cost.

### Basic Voluntary STD Benefits

<b>Benefits Begin</b>	After a 7 day elimination (waiting) period of continuous disability from the date your disabling condition occurs
<b>Weekly Benefit</b>	60% of your weekly earnings
<b>Maximum Benefit</b>	Up to \$1,000 a week
<b>Rate</b>	\$0.65 per \$10 of covered weekly benefit per month
<b>Benefits End</b>	Your benefits can continue for up to 12 weeks

### Enhanced Voluntary STD Benefits

<b>Benefits Begin</b>	After a 7 day elimination (waiting) period of continuous disability from the date your disabling condition occurs
<b>Weekly Benefit</b>	70% of your weekly earnings
<b>Maximum Benefit</b>	Up to \$2,500 a week
<b>Rate</b>	\$0.78 per \$10 of covered weekly benefit per month
<b>Benefits End</b>	Your benefits can continue for up to 12 weeks

If you do not elect coverage when you are initially eligible, you may only do so at annual enrollment periods, and all coverage is subject to Evidence of Insurability.

## Voluntary Long Term Disability

As an eligible employee you also have the opportunity to purchase Long Term Disability (LTD) insurance through The Hartford.

Group LTD Benefits	
<b>Benefits Begin</b>	After a 90 day elimination (waiting) period of continuous disability from the date your disabling condition occurs.
<b>Monthly Benefit</b>	60% of your monthly earnings
<b>Maximum Benefit</b>	Up to \$5,000 per month
<b>Rate</b>	\$0.827 per \$100 of covered monthly earnings per month
<b>Benefit End</b>	Your benefits can continue up to your Social Security Normal Retirement Age or longer depending on your age at the time you became disabled.

The plan will not pay benefits for a disability that results from a pre-existing condition for your first 12 months of coverage, unless you have gone 3 months treatment free during that time. A pre-existing condition is a condition for which medical advice, diagnosis, care or treatment was recommended or received in the 3 months prior to your effective date.

If you do not elect coverage when you are initially eligible, you may elect coverage at any time, but all coverage is subject to Evidence of Insurability.

## Employee Assistance Program

Employees covered by Hartford's disability insurance and their families, including spouses and dependents, can access Hartford's Ability Assist Counseling Services. The service includes up to three face-to-face emotional or work-life counseling sessions per occurrence per year. Legal and financial counseling, as well as HealthChampion, are also available by telephone during business hours as outlined below.

### Emotional or Work-Life Counseling

Helps address stress, relationship or other personal issues you or your family members may face. It's staffed by highly trained master's and doctoral level clinicians who listen to concerns and quickly make referrals for in-person counseling or other valuable resources.

**1-800-964-3577**

**[www.guidanceresources.com](http://www.guidanceresources.com)**

Organization: **HLF902**

Company Name: **ABILI**

### Financial Information and Resources

Speak by phone with a Certified Public Accountant and Certified Financial Planner Professionals on a wide range of financial issues, such as managing a budget, retirement, getting out of debt, tax questions, or saving for college.

### Health Champion

A service that supports you through all aspects of your health care issues by helping to ensure that you're fully supported with employee assistance programs and/or work-life services. Health Champion is staffed by both administrative and clinical experts who understand the nuances of any given health care concern.

### Legal Support and Resources

Talk to an attorney by phone about the issues that are important to you or your family. If you require representation, you'll be referred to a qualified attorney in your area with a 25% reduction in customary legal fees thereafter.

## Will Preparation Services

Employees covered by Hartford's life insurance can access EstateGuidance Will Services. The service helps you create a simple, legally binding will quickly online, saving you the time and expense of a private legal consultation. You also have access to online assistance from licensed attorneys should you have questions. You can save drafts for up to six months, and during this time, you can revise your will at no cost as long as you haven't already printed or downloaded it. Additional estate planning services are also available for purchase, including the creation of living wills and trusts, guidance about divorce proceedings, and durable power of attorney.

## Funeral Planning and Concierge Service

Employees covered by Hartford's life insurance and their families, including spouses and dependents, can access Everest. Everest offers:

- 24/7 adviser assistance with all funeral planning issues
- Unlimited access to detailed local funeral home price comparisons through PriceFinder Research Reports
- Online planning tools
- At-need family support, including Everest's licensed funeral directors communicating with the funeral home of your choice and negotiating funeral costs
- Express claim processing, which can pay a beneficiary within 48 hours, allowing the beneficiary to use the insurance proceeds to pay for immediate funeral expenses

## Travel Assistance and Identity Theft Protection

Employees covered by any Hartford policy and their families have access to Travel Assistance Services provided by Europ Assistance USA. Travel assistance services are available when you're more than 100 miles from home for 90 days or less. Travel Assistance begins before you embark and continues throughout your trip. Here are some examples of services:

Pre-Trip Information	Emergency Medical Assistance
<ul style="list-style-type: none"><li>• Visa and passport requirements</li><li>• Immunization requirements</li><li>• Foreign exchange rates</li><li>• Embassy and consular referrals</li></ul>	<ul style="list-style-type: none"><li>• Medical referrals</li><li>• Medical evacuation</li><li>• Repatriation</li><li>• Traveling companion assistance</li><li>• Dependent children assistance</li><li>• Visit by a family member or friend</li><li>• Emergency</li></ul>
Emergency Personal Services	Identity Theft Assistance
<ul style="list-style-type: none"><li>• Medication and eyeglass prescription assistance</li><li>• Emergency travel arrangements</li><li>• Emergency cash</li><li>• Locating lost items</li><li>• Bail advancement</li></ul>	<ul style="list-style-type: none"><li>• Prevention services</li><li>• Fraud alert to 3 credit bureaus</li><li>• Resolution guidance and assistance<ul style="list-style-type: none"><li>• Credit information review</li><li>• Card replacement</li></ul></li><li>• Personal services<ul style="list-style-type: none"><li>• Translation</li><li>• Emergency cash advance</li></ul></li></ul>

## Whom do I call with benefit questions?

In addition to the benefit providers on page 2, if you have a benefits question or a problem with claims payment, a Benefit Advocate in AssuredPartners MCM's Employee Service Center (ESC) is available to help you and your covered family members. Benefit Advocates are benefits professionals who can help you better understand your benefits program and assist you in resolving complex issues such as claims appeals.

Benefit Advocates are available Monday through Friday, 7:30 AM to 5:00 PM Pacific Time. You can call AssuredPartners MCM's Employee Service Center toll-free from anywhere in the U.S. or Canada. All calls are confidential. Your Benefit Advocate will track your issue and make sure it is resolved.



### Your Benefit Advocates

in AssuredPartners MCM's Employee Service Center

Phone: 1-206-343-4175 or 1-888-343-3330

Confidential Email: [mcm.esc@assuredpartners.com](mailto:mcm.esc@assuredpartners.com)

TTY/TDD: 1-206-748-9578 or 1-855-877-4726

Due to HIPAA Privacy regulations, we may need to obtain your written authorization in order to assist with certain issues. Your Benefit Advocate will provide you with an authorization form, if needed.

Please Note: The Benefit Advocate team cannot provide legal representation, legal advice or medical reviews.