The Hartford Life and Accident Insurance Company

Group Numbers
Basic Term Life - 677984
Basic & Voluntary AD&D - S07449

The following is a brief description of the coverage provided through this group plan. Coverage is governed at all times by the complete terms of the Master Group Insurance policy issued to Colorado State University. The basic group term life and AD&D Insurance Plan is provided by The Hartford Life and Accident Insurance Company. (Referred to as The Hartford or Hartford.)

General information about the plans is provided in this Summary Plan Booklet. Additional information is contained in the Certificate of Coverage, available on line at www.hrs.colostate.edu/benefits/fap-insplans.html

Plan Description
You are enrolled in $70,000 of University provided Basic Group Term Life and AD&D
- For non-accidental deaths, the basic group term life and AD&D Insurance benefit will be $70,000 less any age reduction (see Benefit Reduction) or Accelerated Death Benefit previously paid under this plan.
- For injuries resulting from an accident, you may be eligible to receive a Dismemberment benefit equal to a full or prorata basic group term life and AD&D benefit based on the loss. Full details are contained in the Certificate of Coverage.
- There are many AD&D benefit enhancements included in your plan. Please refer to Hartford’s Certificate for details.

The following AD&D Exclusions apply to losses from:
(1) Intentionally self-inflicted Injury;
(2) Suicide or attempted suicide, whether sane or insane;
(3) War or act of war, whether declared or not;
(4) Injury sustained while on full-time active duty as a member of the armed forces (land, water, air) of any country or international authority;
(5) Injury sustained while On any aircraft except a Civil or Public Aircraft, or Military Transport Aircraft;
(6) Injury sustained while On any aircraft: (a) as a flight instructor or examiner;
(b) being used for tests, experimental purposes, stunt flying, racing or endurance tests;
(c) if it is owned, operated or leased by or on behalf of the Policyholder, or any Employer or organization whose eligible persons are covered under The Policy; or
(d) as a pilot, crewmember or student pilot;
(7) Injury sustained while riding or driving in a scheduled race or testing any Motor Vehicle on tracks, speedways or proving grounds;
(8) Injury sustained while driving while Intoxicated.

Benefit Reduction
Basic group term life and AD&D Insurance Benefits reduce to 65% of the Plan coverage amount in January of the year following your 70th birthday and further reduce to 50% of the Plan coverage amount in January of the year following your 75th birthday.

Living Benefits Option (Accelerated Death Benefit)
Accelerated Death Benefits are available if you are diagnosed with a terminal illness, which is expected to result in your death within 12 months and from which there is no reasonable prospect of recovery. You may be eligible to receive up to 80% of your life insurance benefits up to a maximum of $56,000.

Continuation of Life Insurance Benefits Due to Total Disability
If You are Totally Disabled, your Life Insurance Benefits may be continued if:
(a) the Total Disability began while you were insured under this Policy;
(b) the Total Disability began before you reached age 60;
(c) You have completed your Disability Elimination Period; and
(d) Proof of the Total Disability is given to The Hartford as described.

You must notify The Hartford of your Total Disability during the Disability Application Period which is the nine consecutive months of Total Disability beginning on the date you first become Totally Disabled.

Actively At Work Provision
You must be actively at work for the coverage to begin. Please refer to the Certificate of Insurance from The Hartford for official plan details.

Beneficiary Designations
Beneficiary designations are made using CSU’s Online Benefits Enrollment System. The employee may change beneficiary designations at any time; the change will take effect as of the date signed.

Court Orders: Beneficiary
designations may be governed by court orders involving participants. These orders may mandate that the life insurance beneficiary named be a spouse, former spouse, or child (ren). For these court orders to be honored by the life insurance carrier, it is imperative that Human Resources receives copies of any court orders addressing life insurance. Also, the employee must take appropriate steps to change beneficiaries on file to reflect the court order.

**Termination of Coverage**

Your insurance will terminate at the end of the month in which your active service stops or you cease to be in a class of employees eligible for coverage.

**Conversion / Portability**

Subsequent to coverage termination, you will be contacted by The Hartford regarding your Conversion and/or Portability options. If you wish to convert (no age limit) or port (limited to age 70) your coverage, you must do so within 31 days of your notification date. Portability rates match the voluntary life rates; you must request a quote for Conversion rates from The Hartford.

If you have questions about the coverage, contact The Hartford at (877) 320-0484.

**Value Added Services**

The Hartford includes several value added services at no cost to you.

**Travel Assistance with ID Theft Resolution Services**

Toll-free emergency assistance is available to you, your spouse/domestic partner and your children 24 hours a day, seven days a week when traveling 100 miles or more away from your primary home for 90 days or less. The Travel Assistance program provides three kinds of services for your business or vacation travels:

- Emergency medical assistance
- Emergency personal services
- Pre-trip planning

Sometimes travel emergencies can be complicated by a lost or stolen wallet or medical information compromised by identity theft. For this reason the travel assistance program is enhanced to include services for Identity Theft Protection & Assistance.

Identity theft is one of the fastest growing crimes in the United States today. And while you may take precautions to protect yourself, anyone can be the victim of ID theft. The identity theft program provides education to prevent or avoid ID theft and resolution services if you suffer the unfortunate experience of having your identity stolen.

Identity theft Protection and Assistance service relieves the time burden and personal stress caused by identity theft. Caseworkers are available 24/7 to act as your advocate, advising and handling certain administrative tasks on your behalf to rectify any issues you may encounter as a result of identity theft.

The Hartford’s Travel Assistance and Identity Theft Resolution programs are provided by Europ Assistance USA, a leader in the assistance industry. Europ Assist has been helping customers in times of crisis for more than 46 years. They have the expertise to handle the complex issues involved with travel emergencies and identity theft.

Services include:
- Medical referrals
- Medical monitoring
- Medical evacuation
- Repatriation
- Traveling companion assistance
- Dependent children assistance
- Visit by a family member or friend
- Emergency medical payments
- Return of mortal remains
- Medication and eyeglass assistance
- Sending and receiving emergency messages
- Emergency travel arrangements
- Emergency cash
- Locating lost items (i.e. wallet)
- Legal assistance
- Bail advancement
- Translation services
- Identity theft awareness and education
- Identity theft victim solutions

If you would like information, please visit www.thehartford.com/employeebenefits

**Note:** Some restrictions and exclusions apply. See the website for full details.

Contact Europ Assistance Services USA at:

- Toll Free from U.S. or Canada: (800) 243-6108
- Collect from other locations: (202) 828-5885
- Fax: (202) 331-1528

**Life Conversations**

Rely on Life Conversations for reassuring support and the right answers:

- Selecting the appropriate amount of life insurance
- Creating a will / Estate Planning
- Funeral Planning
- Grief Counseling

Life Conversations is a single source to help families prepare for the future and navigate difficult end-of-life decisions.

Life Conversations includes access to tools and services, including Everest, the first nationwide funeral planning and concierge service.

Call (866) 854-5429 or visit www.hartfordlifeconversations.com for more information.
The Hartford Life and Accident Insurance Company

Group #677984

The following is a brief description of the coverage available through this group plan. Coverage is governed at all times by the complete terms of the Master Group Insurance policy issued to Colorado State University.

The voluntary group term life insurance Plan is provided by The Hartford Life and Accident Insurance Company. (Referred to as The Hartford or Hartford.)

Plan Description

This voluntary group term life insurance plan is an optional plan, which allows you to choose levels of coverage, in increments of $10,000, up to $500,000 for the employee and up to $300,000 for the spouse, domestic partner or civil union partner of the employee. You can also elect coverage for your eligible children who are at least 14 days old, up to age 26. Premiums are after-tax and based on your age and the level of coverage you elect.

If you are enrolling your spouse, domestic partner or civil union partner, the premiums will be based on your spouse, domestic partner or civil union partner’s age and the level of coverage you are electing. If your spouse, domestic partner or civil union partner is also a benefits eligible CSU employee, you may not carry duplicate life coverage (spouse, domestic partner or civil union partner and children). If life insurance coverage is desired, each employee must enroll separately and may not cover the spouse, domestic partner or civil union partner as a dependent for life insurance purposes. Dependent children can be insured under only one parent.

Complete details of this benefit are available in the Certificates of Coverage online at www.hrs.colostate.edu/benefits/fap-insplans.html

Benefit Reduction

Employee life Insurance Benefits reduce to 65% of your prior coverage in January of the year following your 70th birthday and further reduce to 50% of the amount of your prior coverage in January of the year following your 75th birthday. Premiums will be based on the reduced coverage.

Living Benefits Option

(Accelerated Death Benefit)

Accelerated Death Benefits are available if you are diagnosed with a terminal illness, which is expected to result in your death within 12 months and from which there is no reasonable prospect of recovery. You may be eligible to receive up to 80% of your life insurance benefits up to a maximum of $400,000.

The following Voluntary Group Term Life Exclusions apply: results from suicide, while sane or insane within one year from the date insurance begins. Results from suicide, while sane or insane, within one year from the effective date of any increase in the amount of coverage, the amount of the increase will not be paid.

Continuation of Life Insurance Benefits Due to Total Disability

If You are Totally Disabled, Your Voluntary group term life insurance benefits may be eligible to continue without payment of premium provided:

(a) the Total Disability began while you were insured under this Policy;
(b) the Total Disability began before You reached age 60;
(c) You have completed Your Disability Elimination Period; and
(d) Proof of the Total Disability is given to The Hartford as described.

You must notify The Hartford of Your Total Disability during the Disability Application Period which is the nine consecutive months of Total Disability beginning on the date you first become Totally Disabled. If you exercise your portability privilege, you will not be eligible for waiver of premium due to total disability

New Hire/Newly Eligible Initial Enrollment

Coverage up to Guarantee Issue Amounts

You may enroll within 30 days of your eligibility date. "Initial" enrollments up to $250,000 in coverage will be guaranteed for the employee, $50,000 guaranteed for the spouse, domestic partner or civil union partner and child life may be added automatically without requiring evidence of insurability.

Coverage above Guarantee Issue Amounts

Initial enrollments in excess of $250,000 for the employee or $50,000 for the spouse, domestic partner or civil union partner will require completion/approval of a Personal Health Application (Evidence of Insurability).

Effective Date

Coverage for guaranteed issue amounts is generally effective the first of the month following your hire/change date providing you meet any applicable actively at work provisions. Insurance premiums are paid in the month of coverage.
For coverage over the guaranteed issue amount, coverage will be effective upon approval from The Hartford.

**Actively At Work Provision**
You must be actively at work for initial coverage or policy increases to begin. Please refer to the Certificate of Insurance from The Hartford for official plan details.

**Children’s Life Insurance**

<table>
<thead>
<tr>
<th>Child(ren)</th>
<th>$20,000</th>
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<tbody>
<tr>
<td>Per Unit</td>
<td>$1.50</td>
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Child(ren) rates are per UNIT. A unit consists of all eligible child(ren) per family. If your spouse, domestic partner or civil union partner also works at CSU and is eligible for the CSU Benefits Plan, only one of you may choose children’s life insurance coverage. Duplicate coverage is not allowed under this plan.

**Benefits Open Enrollment**

**Employee Group Term Voluntary Life**
You may apply for voluntary group term life insurance coverage from $10,000 to $500,000 in $10,000 increments. During the Benefits Open Enrollment period, you can enroll, apply for an increase, decrease, or cancel your employee voluntary group term life insurance coverage.

Open Enrollment allows you to elect to commence or increase your employee voluntary group term life coverage in increments of $10,000 up to $30,000 automatically, unless the total policy amount exceeds $250,000 which requires completion/approval of a Personal Health Application (Evidence of Insurability).

In addition, for any change, you must enter it in the CSU Online Benefits Enrollment System. Changes made during the Open Enrollment Period will become effective January 1st following the Open Enrollment Period, unless evidence of insurability is required, which may delay the effective date based upon underwriting requirements.

**Spouse, Domestic Partner or Civil Union Partner Voluntary Group Term Life**
You may purchase spouse, domestic partner or civil union partner voluntary group term life insurance coverage from $10,000 to $300,000 in $10,000 increments. During the Benefits Open Enrollment period, you can enroll, apply for an increase, decrease, or cancel your spouse, domestic partner or civil union partner voluntary group term life insurance coverage.

Open Enrollment allows you to commence or increase your spouse, domestic partner or civil union partner voluntary group term life coverage in increments of $10,000 up to $30,000 automatically, unless the total policy amount exceeds $50,000, which requires completion/approval of a Personal Health Application (Evidence Insurability).

In addition, for any change, you must enter it in the CSU Online Benefits Enrollment System. Changes made during the Open Enrollment Period will become effective January 1st following the Open Enrollment period, unless evidence of insurability is required, which may delay the effective date based upon underwriting requirements.

**Qualifying Events Incurred Outside of the Open Enrollment Period**

**Decreases in coverage**
You can decrease or cancel your coverage at any time by making the change in the CSU online enrollment system.

**Increases in coverage**
Applications for increases in coverage outside of the Open Enrollment period are only approved if you have incurred a qualifying event, subject to restrictions, and as defined in the “Change in Coverage” section of the Certificate of Insurance from The Hartford. Application must be made within 30 days from the qualifying event.

The employee and spouse, domestic partner or civil union partner may enroll in coverage up to the guaranteed issue amounts without evidence of insurability when they experience a qualifying event. Guarantee issue amounts are $250,000 employee, $50,000 spouse, domestic partner or civil union partner and $20,000 child(ren).
Follow the same method to determine your spouse, domestic partner or civil union partner rate.

The child rate is a flat rate of $1.50 regardless of the number of children you have.

Total the Employee, Spouse, Domestic Partner or Civil Union Partner, if applicable, and Child (if any) rates to obtain your Total Monthly Premium.

Beneficiary

Beneficiary designations are made using CSU's Online Benefits Enrollment System. The employee may change beneficiary designations at any time; the change will take effect as of the date entered in the online system or signed.

Court Orders: Beneficiary designations may be governed by court orders involving participants. These orders may mandate that the life insurance beneficiary named be a spouse, former spouse, or child (ren). For these court orders to be honored by the life insurance carrier, it is imperative that Human Resources receives copies of any court orders addressing life insurance. Also, the employee must take appropriate steps to change beneficiaries on file to reflect the court order.

The employee is the beneficiary for any eligible Spouse, Domestic Partner, Civil Union Partner or Children enrolled in the plan.

For further details on beneficiary designation and other information, refer to the Certificate of Coverage.

Termination of Coverage

Your insurance will terminate at the end of the month in which your active service stops, you cease to be in a class of employees eligible for coverage, you cease to make the required contribution, or the Plan is terminated.

Eligible individuals coverage terminates as of the last day of the month in which the individual loses eligibility (i.e., divorce, termination of a domestic partnership or civil union partnership, attainment of age 26 for voluntary group term life or the last day of the calendar month when the employees insurance terminates, whichever occurs first.)

Conversion / Portability

Subsequent to coverage termination, you will be contacted by The Hartford regarding your Conversion and/or Portability options. If you wish to convert (no age limit) or port (limited to age 70) your coverage, you must do so within 31 days of your notification date.

Portability rates match the voluntary life rates; you must request a quote for Conversion rates from The Hartford. A child reaching the plans limiting age of 26 is not eligible for Portability, but may apply for Conversion. If you have questions about the coverage, contact The Hartford at (877) 320-0484.

Value Added Services

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