



THE HARTFORD

NOVEMBER 20, 2019

RE: Denton County

Group Life Insurance from The Hartford
BENEFICIARY DESIGNATION - A LIFE DECISION

Your **Group Life Insurance** from The Hartford offers valuable financial protection to you and your family. To help ensure your life insurance benefits are paid according to your wishes, it's important to "designate" (choose) your beneficiary(s). Take heart - we've made the designation process as easy as possible. So you can make your choices and put your mind at ease.

What's a beneficiary? Simple question, simple answer.

Simply put, a beneficiary is a person or estate that receives, or is to receive, the benefit payment from your life insurance policy at your death. Family, in-laws, friends, domestic partners, charitable organizations and trusts all qualify as beneficiaries. Minor children can be beneficiaries, too, but claim payments must go to the duly appointed guardian of the child's estate.

How many beneficiaries can you designate? Let's make it 100% clear.

You'll be able to designate one or more Primary and Contingent Beneficiaries and assign percentages. Percentage totals for both Primary and Contingent Beneficiaries must each total 100 percent.

The Primary Beneficiary receives the life insurance payment if you die. The Contingent Beneficiary is an alternate beneficiary who only receives the payment if the Primary Beneficiary dies before you do. Although it's optional, The Hartford recommends that you name a Contingent Beneficiary. In short, it will make things simpler for your loved ones in the long run.

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A simple online designation process.

With our Beneficiary Designation website, we've made it easy to designate the beneficiaries for your life insurance benefits. Just follow these simple steps:

Step 1

Assemble the information you need to add or change a beneficiary. If you need to obtain or confirm the personal information listed below for your beneficiaries, contact them in advance.

- Number of beneficiaries you'll be designating
- Percentage amount you wish each person to receive (Total beneficiary percentage must equal 100%, which you can assign to one person or a number of individuals.)
- Relationship of beneficiaries to you (e.g., husband, daughter, estate, etc.)
- Social Security or Tax ID number of your beneficiaries (Request this information in advance.)
- Full mailing address of each beneficiary
- Date and year of birth of each beneficiary

Step 2

Log in to the Beneficiary Designation website at enroll.TheHartfordatwork.com/PEBCBene

- User ID: employee initials (lowercase) + last 4 of SSN
- Password: employee initials (lowercase) + DOB (MMDDYYYY)

Your password is case sensitive, and you must enter it exactly as it appears above, using upper and lower case letters as shown. Once you're logged in, you can change your password at any time.

To protect your information, don't share your password with anyone, including your beneficiaries. If you forget your password, click Reset Password. If we have your email address on file, you can request to have a temporary password sent to you. Otherwise, please call customer service for assistance.

Step 3

Enter your beneficiary information, including full legal name, phone number and SSN. Use the drop down menu to select the relationship for each beneficiary.

Step 4

After designating your beneficiaries, you'll be prompted to review several forms – Terms and Conditions, Fraud Statement, Confirmation and Signature and Enrollment Confirmation. You won't need to type/sign name, just acknowledge that you've reviewed the forms. You can then print or download the Benefit Confirmation/Deduction Authorization form that shows all existing coverages and your applicable beneficiaries.

You'll be able to click View & Print Form, which will launch the full-size form showing your designations. If you change your mind or want to edit anything, click Edit and follow the instructions.

After you follow the simple steps, your beneficiary information will be stored on a secure website for your future reference. You may change your beneficiaries at any time without their consent.

The Hartford is pleased to be working with you and is committed to your satisfaction. If you have any questions, please call Customer Service at **1-855.EZ.Enroll** or **855-396-7655** (Monday - Friday, 8 a.m. - 8 p.m. ET).

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