Bennington College

The group term life insurance available through your employer is a smart, affordable way to purchase the extra protection that you and your family may need. Life insurance offers financial protection by providing you coverage in case of an untimely death. Life insurance is disbursed to your beneficiaries in a lump sum in the event of your death.

To learn more about Life insurance, visit thehartford.com/employeebenefits

Approximately 50 million households recognize they need more life insurance (40 percent of households).¹

<table>
<thead>
<tr>
<th>APPLICANT</th>
<th>LIFE COVERAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>Benefit²: Increments of $10,000 Maximum: the lesser of 7x earnings or $500,000</td>
</tr>
<tr>
<td>Spouse</td>
<td>Benefit²: Increments of $5,000. Maximum: $500,000</td>
</tr>
<tr>
<td>Child(ren)</td>
<td>Benefit: $10,000</td>
</tr>
</tbody>
</table>

**ASKED & ANSWERED**

**WHO IS ELIGIBLE?**

You are eligible if you are an active employee who works at least the required number of hour per week, as determined by your Employer.

Your spouse and child(ren) are also eligible for coverage. Any child(ren) must be under age 19 (or under age 26 if a full-time student).

**AM I GUARANTEED COVERAGE?**

If you enroll during your initial enrollment period or are newly eligible and elect an amount that exceeds the guaranteed issue amount of $200,000, you will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you enroll after your initial enrollment period, evidence of insurability will be required for all coverage amounts.

If you enroll during your initial enrollment period or are newly eligible and elect an amount that exceeds the guaranteed issue amount of $30,000, your spouse will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you enroll after your initial enrollment period, evidence of insurability will be required for all coverage amounts.

This insurance is guaranteed issue coverage – it is available without having to provide information about your child(ren)’s health.

**WHEN CAN I ENROLL?**

You may enroll during any scheduled enrollment period within 31 days of the date you have a change in family status, or within 31 days of the completion of any eligibility waiting period established by your employer.

²Your benefit will be reduced by 35% @ 65, 50% of Orig @ 70, and 65% of Orig @ 75

BENNINGTON COLLEGE SUPP LIFE BHS_PUBLICATION DATE: 5/14/2020 ACTIVE FULL-TIME EMPLOYEE 00110998 PAGE 1 OF 6
WHEN DOES THIS INSURANCE BEGIN?
The initial effective date of this coverage is 7/1/2020. Subject to any eligibility waiting period established by your employer, if you enroll for coverage prior to this date, insurance will become effective on this date. If you enroll for coverage after this date, insurance will become effective in accordance with the terms of the certificate (usually the first day of the month following the date you elect coverage).

Subject to any eligibility waiting period established by your employer, insurance will become effective in accordance with the terms of the certificate (usually the first day of the month following the date you elect coverage).

You must be actively at work with your employer on the day your coverage takes effect.

Your spouse and child(ren) must be performing normal activities and not be confined (at home or in a hospital/care facility).

WHEN DOES THIS INSURANCE END?
This insurance will end when you (or your dependent(s)) no longer satisfy the applicable eligibility conditions, premium is unpaid, or the coverage is no longer offered.

CAN I KEEP THIS INSURANCE IF I LEAVE MY EMPLOYER OR AM NO LONGER A MEMBER OF THIS GROUP?
Yes, you can take this life coverage with you. Coverage may be continued for you and your dependent(s) under a group portability certificate or an individual conversion life certificate. Your spouse may also continue insurance in certain circumstances. The specific terms and qualifying events for conversion and portability are described in the certificate.