



Income Protection Benefits

Wilmington University

Information About You

Enrollment Form

Name:	01832-0	Social Security Number / Employee ID Number:
Date of Birth:		Date of Hire:
Earnings:		Location/Department/Division:

Instructions

Please enter all required information clearly so that there will be no question as to your meaning.

- **Step 1:** Please enter or check your coverage elections and details. You may only elect – and will be covered for – levels of coverage included in your employer’s contract.
- **Step 2:** Please sign, date and return this form to Human Resources by 2/20/2009.

Supplemental Life Insurance

You can purchase Supplemental Life Insurance in increments of \$10,000. The maximum amount you can purchase cannot be more than 5 times your annual Earnings or \$300,000. If you are electing coverage for the first time, or electing to increase your current coverage, you will be required to provide evidence of insurability that is satisfactory to The Hartford before coverage can become effective.

Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Rate	0.0600	0.0600	0.0800	0.0900	0.1500	0.2400	0.4100	0.6500	0.8700	1.3900	2.4700	4.2400

To calculate your Monthly cost, please use the following formula(s):

$$\frac{\text{Life Benefit Amount}}{\div \$1,000} = \text{Rate} \times \text{Rate} = \$ \text{My Monthly Cost}$$

- I elect to purchase \$ _____ of Life coverage.
- I decline to purchase Life coverage.
- I elect to continue my current Life coverage.

Spouse Supplemental Life Insurance

You can purchase Spouse Supplemental Life Insurance, if you purchase Supplemental Life Insurance, in increments of \$10,000. The maximum amount you can purchase cannot be more than the lesser of \$100,000 or 50% of your Employee Voluntary/Supplemental Life Insurance coverage. If you are electing coverage for the first time, or electing to increase your current coverage, your Spouse or Domestic Partner will be required to provide evidence of insurability that is satisfactory to The Hartford before coverage can become effective.

Costs are based on Employee’s age.

Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Rate	0.0600	0.0600	0.0800	0.0900	0.1500	0.2400	0.4100	0.6500	0.8700	1.3900	2.4700	4.2400

To calculate your Monthly cost, please use the following formula(s):

$$\frac{\text{Life Benefit Amount}}{\div \$1,000} = \text{Rate} \times \text{Rate} = \$ \text{My Monthly Cost}$$

- I elect to purchase \$ _____ of Life coverage.
- I decline to purchase Life coverage.
- I elect to continue my current Life coverage.

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Expertise without equal.
Benefits without burden.SM

Wilmington University
Generic EP Full Language
1/7/2008

Name: _____

First Name	Last Name	Gender	Date of Birth	Date of Marriage or Eligible Partnership

Child(ren) Supplemental Life Insurance

You can purchase Child(ren) Supplemental Life Insurance for your Dependent Child(ren) between the ages of 2 weeks and 19 years (25 years if a full time student), if you purchase Supplemental Life Insurance, in the amount(s) of \$10,000. Child(ren) between the ages of 2 weeks and 6 months are limited to coverage in the amount of \$100.

To calculate your Monthly cost, please use the following formula(s):

$$\frac{\text{Life Benefit Amount}}{\div \$1,000} = \text{_____} \times \frac{\$0.0700}{\text{Rate}} \times \text{_____} \times \text{\# of Covered Children} = \$ \text{_____} \text{ My Monthly Cost}$$

- I elect to **purchase** \$ _____ of Life coverage.
- I **decline** to purchase Life coverage.
- I elect to **continue** my current Life coverage.

First Name	Last Name	Date of Birth	Gender

Beneficiary Designation

You must select your beneficiary – the person (or more than one person) or legal entity (or more than one entity) who receives a benefit payment if you die while covered by the plans. **This beneficiary designation will be for ALL group life or accidental death insurance coverage issued by The Hartford for you, unless specifically named otherwise.** Please make sure that you also name a contingent beneficiary – who would receive your benefit if your primary beneficiary dies first.

Please make sure your beneficiary designation is clear so that there will be no question as to your meaning. If you name more than one primary or contingent beneficiary, show the percentage of your benefit to be paid to each beneficiary. Please provide **all** of the information requested below. If your beneficiary is not related either by blood or by marriage, insert the words, "Not Related" as their stated relationship. If you need assistance, contact your benefits administrator or your own legal advisor.

	Full Name	Address	Social Security #	Relationship	Date of Birth	Percentage
Primary Beneficiary						
Contingent Beneficiary						

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Name: _____

The beneficiary for insurance on the lives of your spouse and children will automatically be you, if surviving. Otherwise, the beneficiary will be the estate of the spouse and children, subject to policy provisions. A beneficiary for employee Life Insurance may be changed upon written request.

Confirmation

I acknowledge that I have been given the opportunity to enroll in the Life Insurance coverage described in the Benefit Highlight Sheets and offered through Wilmington University.

I understand and agree that if I decline coverage now, but later decide to enroll, I will be required to provide evidence of insurability that is satisfactory to The Hartford and be approved for such coverage before it becomes effective. I understand my request for coverage may be denied by The Hartford.

I understand and agree that insurance will go into effect and remain in effect only in accordance with the provisions, terms and conditions of the insurance policy. I understand and agree that only the insurance policy issued to the policyholder (your employer) can fully describe the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the enrollment form and the insurance policy, I agree to be bound by the insurance policy.

If I have life insurance coverage with The Hartford, I understand and agree that my life insurance benefit is reduced at a specified age stated in the policy. If I have disability income coverage with The Hartford, I understand and agree that the maximum duration benefits are payable will be limited to a specified period starting at a specified age and that a claim for benefits may not be approved for a pre-existing condition.

I authorize my employer to make the appropriate payroll deductions from my earnings.

I understand that no insurance will be valid or in force if I am not eligible in accordance with the terms of the group policy as issued to my employer.

Signed _____ Date _____

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