

# COVERAGE THAT COUNTS: AFFORDABLE PROTECTION

## State of New Mexico



Plan Year: January- December 2024



## HELPING YOU PREPARE FOR THE UNEXPECTED: YOUR BENEFIT OPTIONS

- Supplemental Life and AD&D Insurance

### **Who is eligible?**

All Active Full Time & Part-Time employees who work at least 20 hours per week on a regularly scheduled basis.

### **When can you enroll?**

Within 31 days of your new hire eligibility or during your annual enrollment



[THEHARTFORD.COM/BENEFITS/STATEOFNM](https://www.thehartford.com/benefits/stateofnm)

## Life and Accidental Death & Dismemberment (AD&D)





---

**Customized to fit your needs**

---

## Supplemental Life and AD&D Insurance

- Benefit amount - \$10,000 – \$500,000
  - In \$10,000 increments
- Spouse Benefit: \$10,000 - \$250,000
  - In \$10,000 increments
- Child Benefit (live birth to age 26): \$5,000, \$10,000 or \$15,000
- Portability
- Supplemental AD&D benefit will match your supplemental life benefit
- Basic Life Insurance is provided by your employer. Please see your employer for benefit amount as they vary by class.

# Naming a Beneficiary

- A properly completed beneficiary designation ensures The Hartford will be able to understand whom you intended to receive the life benefits payable at your time of death.
- You, as the employee, are automatically the beneficiary for any dependent life coverage.
- If you do not designate a beneficiary, the policy provisions determine how benefits will be paid.
- A divorce, annulment or similar event may not invalidate a beneficiary designation that names your former spouse. To remove your former spouse, you must submit a new designation.
- A primary beneficiary is the beneficiary or beneficiaries that you name to receive the benefits if they are living at the time of your death.
- Contingent beneficiaries are those named to receive the life insurance benefit if no primary beneficiary is alive at the time you die.
- A minor can be named as a beneficiary, but benefits are not released directly to the minor child. The Hartford will pay benefits to the court-appointed guardian of the estate of the minor child.

# VALUE ADDED SERVICES

# Funeral Concierge Invaluable Resources



## Pre-Planning

- Online funeral pre-planning tools and reports
- Document and storage of wishes



## At-need Support

- PriceFinder<sup>SM</sup> price comparison reports
- Family assistance and plan implementation
- The Hartford Express Pay

Funeral Concierge services is offered through Everest Funeral Package, LLC (Everest). Everest and the Everest logo are service marks of Everest Funeral Package, LLC. PriceFinder is a service mark of Everest Information Services, LLC. Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest ReGroup, Ltd., Everest Reinsurance Company or any of their affiliates. The Hartford is not responsible and assumes no liability for the services provided by Everest Funeral Package, LLC as described in these materials and reserves the right to discontinue any of these services at any time. Average range of savings based on average savings experienced by actual Everest families. Range of savings and case studies are provided for illustrative purposes only. Individual circumstances, customer choice, market forces and other factors can influence prices and potential savings and therefore substantially influence actual results. Results and savings are not guaranteed.

Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.



# Beneficiary Assist® Counseling Services

Provided by ComPsych®

**Provides eligible beneficiaries and immediate family members with 24/7 phone access to counseling after a loss, including:<sup>1</sup>**

- Legal advice, financial guidance and emotional counseling for up to one year from date of filed claim
- Up to 5 face-to-face sessions or equivalent professional time for one service or a combination of services
- **HealthChampion<sup>SM</sup>** healthcare navigation support services are available if you become disabled from an accident or are diagnosed with a terminal illness and have exercised the Living Benefit Option<sup>2</sup>



<sup>1</sup> Beneficiary Assist® services are offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time.

<sup>2</sup> HealthChampion<sup>SM</sup> services are provided through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. HealthChampion specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. HealthChampion is a service mark of ComPsych.

Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.



# Services that Make a Difference

## Emotional or Grief Counseling Resources

ComPsych GuidanceExperts<sup>SM</sup> are Master's-level clinicians that provide referral assistance for a variety of issues.

## Financial Guidance Resources

Support from Certified Public Accountants and Certified Financial Planners

## Legal Support Resources

Assistance via phone and in-person referrals to qualified local attorneys.



# Estate Guidance<sup>®</sup> Will Services

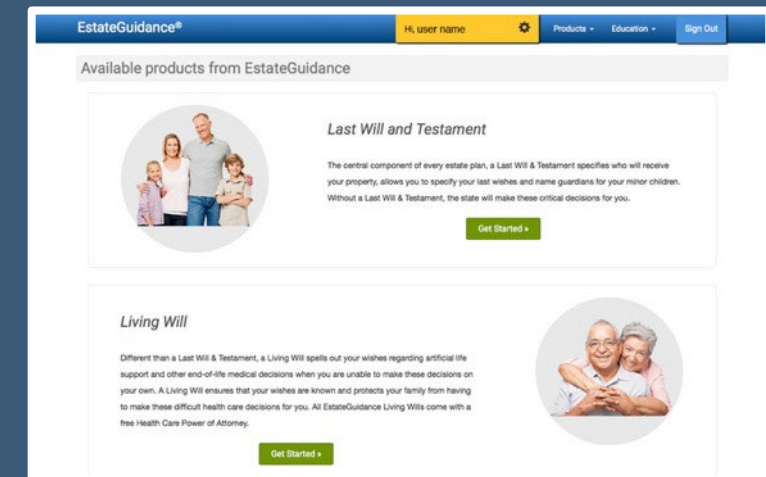
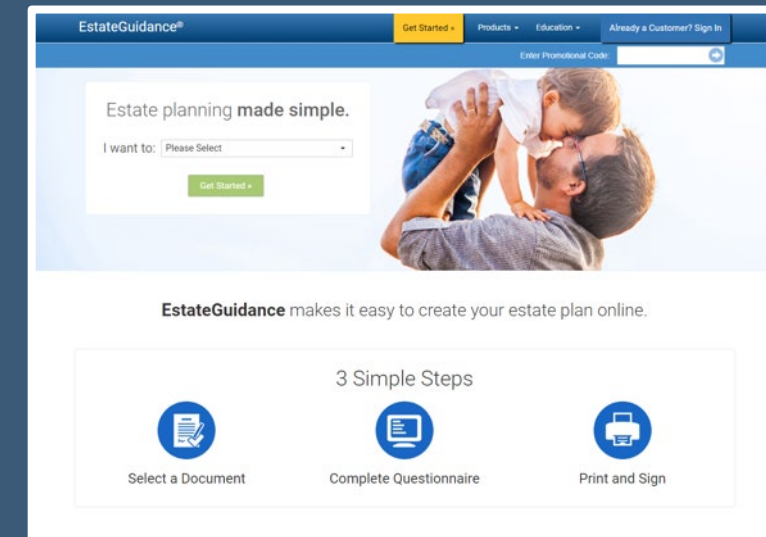
Simple will management tools.



# Online Will Preparation

## EstateGuidance®<sup>1</sup>

- Simple online will preparation
- Licensed attorneys provide legal support via e-mail
- Drafts do not expire
- Unlimited, no cost revisions
- Additional estate planning services available for purchase



<sup>1</sup> EstateGuidance® is offered through The Hartford by ComPsych® Corporation. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. A simple will does not cover, printing or certain other features. These features are available at an additional cost. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.



# Making Travel Safer

## Travel Assistance<sup>1</sup>

- For business or pleasure
  - Over 100 miles from home for 90 days or less
- For employee, spouse and dependent children under age 26<sup>2</sup>
- Up to \$1M in covered services<sup>3</sup>
- Includes:
  - Emergency medical assistance: referrals, evacuation, medication
  - Emergency personal services: travel, cash, legal assistance
  - Pre-trip information: visa, passport, immunizations





---

## Help Safeguard Your Employees' Identities

### Identity Theft Protection

---

- Prevention Education
- ID Theft Resolution kit
- Credit bureau fraud alerts
- Credit information review<sup>4</sup>
- ID theft affidavit assistance
- Card replacement
- Translation and emergency cash advance<sup>5</sup>

## WRAP-UP AND Q&A

### **Available plans**

- Supplemental Life & AD&D Insurance

**Learn more at:**

**[thehartford.com/benefits/stateofnm](https://thehartford.com/benefits/stateofnm)**



# THANK YOU!

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company. Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. © 2020 The Hartford.

[Accident Form Series includes GBD-2000, GBD-2300, or state equivalent. Critical Illness Form Series includes GBD-2600, GBD-2700, or state equivalent. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent. Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent. Life Form Series includes GBD-1000, GBD-1100, or state equivalent.]

