

2023-2024

Scott County  
Benefit Summary

Soil & Water



# Life and Accidental Death & Dismemberment Insurance

Insured by The Hartford

## Life Insurance

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump sum payment if you die while employed by Scott County. The County provides basic life insurance of \$50,000 at no cost to you, the monthly premium for this benefit is paid entirely by the County.

Employees may change their beneficiary information at any time during the year. To update your beneficiary information, please visit the Employee Benefit Hub to print the Beneficiary Designation Form or contact Employee Relations.

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

Accidental Death and Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident. Scott County provides AD&D coverage of \$50,000 at no cost to you. This coverage is in addition to your County-paid life insurance described above.

## Supplemental Life and AD&D Insurance (Employee Paid)

Insured by The Hartford

You may purchase life and AD&D insurance in addition to the County-provided coverage. You may also purchase life and AD&D insurance for your dependents if you purchase additional coverage for yourself. You are guaranteed coverage (up to \$150,000 and up to \$50,000 for your spouse) without answering medical questions if you enroll when you are first eligible.

**Employee:** Multiples of \$10,000 to a maximum of \$500,000. Matched AD&D is included. Guarantee issue of \$150,000.

**Spouse:** Multiples of \$5,000 to a maximum of \$250,000 (not to exceed 100% of employee's supplemental coverage amount). Matching AD&D is included. Guarantee issue of \$50,000

**Children:** \$5,000 or \$10,000 (not to exceed 100% of employee's supplemental coverage amount). Matching AD&D is included. Guarantee issue of \$10,000.

## Monthly Step Rates

### Employee rates, as determined by age:

Age	Current Rate / \$10,000 of coverage
Through age 24	\$0.70
25-29	\$0.80
30-34	\$1.00
35-39	\$1.10
40-44	\$1.20
45-49	\$1.70
50-54	\$2.50
55-59	\$4.50
60-64	\$6.80
65-69	\$12.90
70-74	\$20.80
75+	\$40.20

### Spouse rates, as determined by age:

Age	Current Rate / \$5,000 of coverage
Through age 24	\$0.35
25-29	\$0.40
30-34	\$0.50
35-39	\$0.55
40-44	\$0.60
45-49	\$0.85
50-54	\$1.25
55-59	\$2.25
60-64	\$3.40
65-69	\$6.45
70-74	\$10.40
75+	\$20.10

### Child(ren) supplemental Life/AD&D insurance rates:

	Current Rate
\$5,000 policy	\$0.23
\$10,000 policy	\$0.46

## Funeral Planning & Concierge Services

The Hartford offers a funeral planning and concierge service provided by Everest. It provides a suite of online tools to guide you through key decisions before a loss, including help comparing funeral-related costs. After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers – often resulting in significant financial savings.

**Find out more:** 1-866-854-5429. Or log on to [www.everestfuneral.com/hartford](http://www.everestfuneral.com/hartford) as a new user and use enrollment code: HFEVLC

## Beneficiary Assist Counseling Services

Getting through a loss is hard. Getting support to help cope doesn't have to be. The Hartford offers you Beneficiary Assist counseling services provided by ComPsych®. Compassionate professionals can help you or your beneficiaries (named in your policy) cope with emotional, financial and legal issues that arise after a loss. Includes unlimited phone contact with a counselor, attorney or financial planner for up to a year, and five face-to-face sessions.

**Find out more:** 1-800-411-7239

## EstateGuidance® Will Services

Create a simple will from the convenience of your desktop. Whether your assets are few or many, it's important to have a will. Through The Hartford you have access to EstateGuidance® Will Services, provided by ComPsych. It helps you protect your family's future by creating a will online – backed by online support from licensed attorneys. Your will is customized and legally binding.

**Find out more:** Visit [www.estateguidance.com/wills](http://www.estateguidance.com/wills) today. Use Promotional Code: WILLHLF

## Travel Assistance Services with ID Theft Protection and Assistance

The best laid travel plans can go wrong, leaving travelers vulnerable and potentially unable to find the right help. When the unexpected happens far from home, it's important to know whom to call for assistance. If you're covered under a group policy with The Hartford, you and your family may have access to travel assistance and identity theft support services by International Medical Group (IMG). IMG has extensive experience handling complex and remote medical transport situation, as well as providing support for travel concerns when they arise. Their team of international, multilingual specialists are accustomed to working across time zones and with different languages and currencies. Utilizing IMG's extensive global network of medical care providers, the on-site 24/7/365 US-based call center is available day or night to arrange high-quality care you can depend on.

For more information on Travel Assistance and Identity Theft Services, call 1-800-243-6108 (US Only) or 202-828-5885 (Outside US) or email [assist@imglobal.com](mailto:assist@imglobal.com). Please provide your employer's name, a phone number where you can be reached, and nature of the problem.



## Long-Term Disability (LTD)

Insured by NIS/Madison National Life Insurance Company

Meeting your basic living expenses can be a real challenge if you become disabled. Your options may be limited to personal savings, spousal income and possibly Social Security. Disability insurance provides protection for your most valuable asset – your ability to earn an income.

Your LTD coverage provides income when you have been disabled for 60 days or more. Your benefit is 60% of your monthly earnings, (see certificate for monthly maximum benefit limits). This amount may be reduced by other deductible sources of income or disability earnings. This benefit is provided by the County at no cost to you.

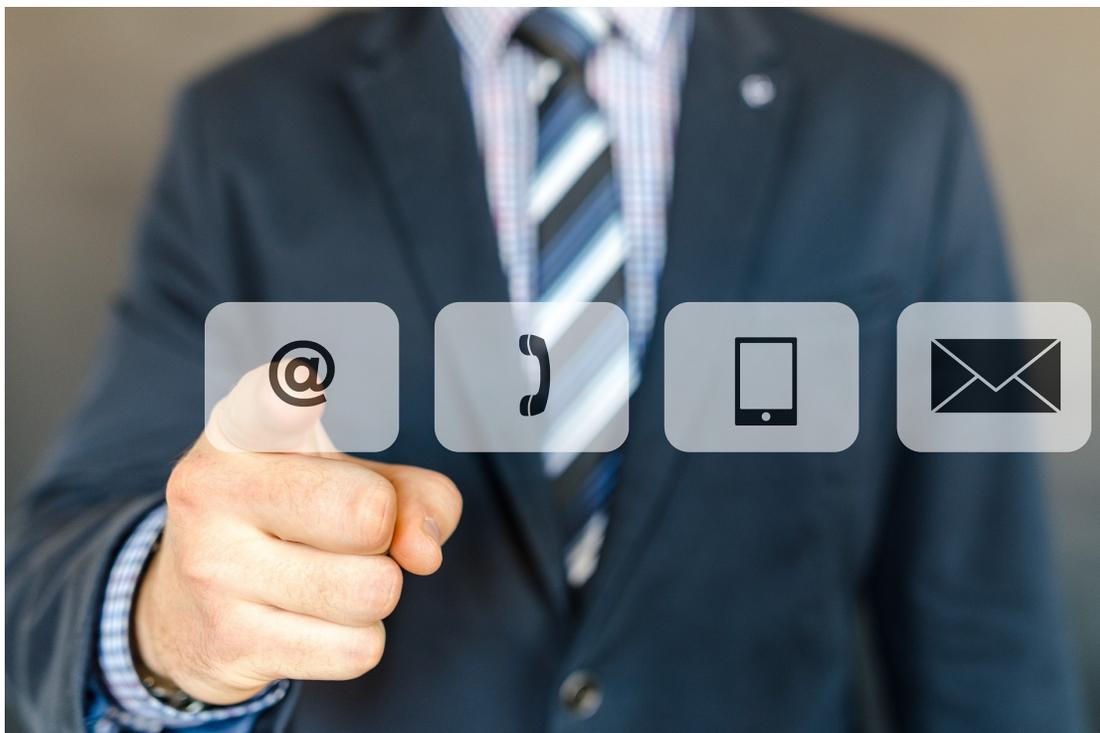
All Benefit Eligible Employees	
Guarantee Issue	\$8,750/month
Elimination Period	60 consecutive calendar days
Maximum Benefit Period	ADEA; to age 67
Own Occupation Period	24 Months following the end of the Elimination Period
Definition of Disability	Zero day
Return to Work	First 12 months of Disability with Work Earnings
Employer Contribution	100%
Sick Leave	Pays in addition to sick pay
Maternity Coverage	Included
Cumulative Elimination Period	15 working days
Pre-existing Condition Exclusion	3 month/12 months
Survivor Benefit	3 times gross monthly benefit



## Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below, or the Employee Relations Department.

Benefit	Administrator	Phone	Website/Email
Life and AD&D Insurance	Scott County—The Hartford	952.496.8103	erbenefits@co.scott.mn.us
Long-Term Disability	National Insurance Services, Inc.	800.627.3660	www.nisbenefits.com





Prepared by:



**Gallagher**

Insurance | Risk Management | Consulting