

The Hartford  
PO Box 64582 (800) 231-5453  
St Paul, MN 55164-0582 Fax: (888) 568-9712



## Police and Fire Life Insurance Benefit

The Hartford is the carrier for the Life and AD&D insurance benefit plan the City of Schenectady provides to all Active Police and Fire employees, which is 100% employer paid. The benefit is as follows:

**Employee** \$10,000 Life / \$20,000 AD&D  
**Spouse** \$5,000 Life  
**Dependent(s)** Age 15 days to 6 months - \$100 Life  
Age 6 months to Age 19 (or age 22 if full-time student) - \$1,000 Life

Please fill out the following information. Also attached is a **Beneficiary Designation Form** for you to complete as well

.....  
**Employee Name:** \_\_\_\_\_

Single  Married  Divorced  Legally Separated

*(Please note if you are divorced or legally separated, your spouse/ex-spouse is not entitled to be covered)*

**If married, Spouse's Name:** \_\_\_\_\_

<b>Dependent Children (Age 15 days to 19, Student to 22):</b>	<b>Date of Birth</b>
_____	_____
_____	_____
_____	_____
_____	_____

**\*If you are adding a Spouse and/or Dependent Children to be covered, a Beneficiary Designation Form MUST BE COMPLETED as well!**

**Employee Signature:** \_\_\_\_\_ **Date** \_\_\_\_\_

# Beneficiary Designation Form



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Employer Name City of Schenectady

Employee Name \_\_\_\_\_ Employee Social Security # \_\_\_\_\_

Current Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

**Primary and Contingent Beneficiaries** - Unless you designate a percentage, proceeds are paid to primary surviving beneficiaries in equal shares. Proceeds are paid to contingent beneficiaries only when there are no surviving primary beneficiaries. If you designate contingent beneficiaries and do not designate percentages, proceeds are paid to the surviving contingent beneficiaries in equal shares. Unless otherwise provided, the share of a beneficiary who dies before the insured will be divided proportionately among the surviving beneficiaries in the respective category (primary or contingent).

### Basic Life Insurance - Employee's Beneficiary

Employee's Primary Beneficiary(ies):	Relationship	SS#	Date of Birth	% (total must equal 100%)
Contingent(s):	Relationship	SS#	Date of Birth	% (total must equal 100%)

### Basic Life Insurance - Spouse's Beneficiary

Spouse's Primary Beneficiary(ies):	Relationship	SS#	Date of Birth	% (total must equal 100%)
Contingent(s):	Relationship	SS#	Date of Birth	% (total must equal 100%)

### Basic Life Insurance - Child(ren)'s Beneficiary

Child(ren)'s Primary Beneficiary(ies):	Relationship	SS#	Date of Birth	% (total must equal 100%)
Contingent(s):	Relationship	SS#	Date of Birth	% (total must equal 100%)

Owner Signature \_\_\_\_\_ Date \_\_\_\_\_

Please refer to page 2 to review *Guidelines for Designation of Beneficiaries*. If you need additional space, sign the above format, attach a separate piece of paper with the appropriate information, the date and your signature.

## ***Guidelines for Designation of Beneficiaries***

**General** – Please be sure to include the beneficiary’s full name, social security number and relationship to you. Providing this information can help expedite the claim process by making it easier to locate and verify beneficiaries.

**Minors** – While you may designate minors as beneficiaries, please note that claim payments may be delayed due to special issues raised by these designations. In the event of a claim and the beneficiary is a minor child, the insurance proceeds will not be released to the minor child. The insurance proceeds may be paid to a duly appointed guardian of the child’s estate. You may want to obtain the assistance of an attorney in drafting your beneficiary designation.

**Trust as Beneficiary** – You may designate a trust as beneficiary, using the following form: “To [name of trustee], trustee of the [name of trust], under a trust agreement dated [date of trust].”

If you wish to designate a testamentary trust as beneficiary (i.e., one created by will), you should recognize the possibility that your will which was intended to create this trust may not be admitted to probate (because it is lost, contested, or superseded by a later will). Claim payment delays can result if the beneficiary designation doesn’t provide for this situation.

**Life Status Changes** – We recommend that you review your beneficiary designation when significant life status events occur, such as marriage, divorce, or birth of a child.

**See an Attorney!** The above guidelines are general and are not intended to be relied on as legal advice. Unless your designation is a simple one, we recommend that you obtain the assistance of an attorney in drafting your beneficiary designation. A qualified attorney can help assure that your beneficiary designation correctly reflects your intentions, is clear and unambiguous, and meets legal requirements.