

## Advantages for You

- Guaranteed issue — you cannot be turned down when you apply for coverage the first time it is offered.
- As long as you remain an active member, pay your premiums, and the Master Policy remains in force, your coverage cannot be canceled. Your coverage terminates if your association ceases to participate in the Master Policy.
- Claims are paid quickly so that benefit dollars are available when needed most.
- Once covered dependents are no longer in a class eligible for coverage, they may enroll for member coverage within 30 days of the date they are eligible for said coverage. *Coverage for Your Dependent ends on the date The Policy terminates or your Dependent no longer meets the definition of Dependent.*

## Advantages for Your Group

Guaranteed issue coverage for members enables Associations to support their communities. Life insurance can attract new members and strengthen your group's membership.

- The group life plan supports the celebration of life by eliminating the challenge of obtaining contributions when a member dies.
- Your members beneficiaries often receive a greater financial benefit from the group life insurance than from member donations, especially if multiple deaths occur over a short time period.

## Reach out to Cultural Group Benefits for more benefits:

- Individual life Insurance
- Health Insurance and Medicare
- Travel Medical Plans
- Dental / Vision / Hearing
- Home and Auto

Contact us at [Info@CulturalGroupBenefits.com](mailto:Info@CulturalGroupBenefits.com) or 651.287.3248 for more information.

## Our Mission

*“To help strengthen cultural associations by providing quality of life programs and benefits to serve cultural communities.”*

LeClair Corporation is the Plan Administrator and Insurance broker that administers the insurance plan on behalf of the Hartford Life and Accident Insurance Company for the benefit of the Group Policyholder. LeClair Corporation is compensated for the placement of insurance and for the services it provides to customers on behalf of the insurance company, in addition to other compensation it may receive.

The Cultural Group Life Insurance Plan is underwritten by

**Hartford Life and Accident Insurance Company**  
Hartford, CT 06155

Life Form Series includes GBD-1000, GBD-1100,  
or state equivalent.

This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy (Master Policy AGL-1942) as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy issued to the policyholder. This program may vary and may not be available to residents of all states

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# Group Life Insurance Plan

Designed exclusively  
for associations like yours.



## Cultural Group Benefits



## How does the Cultural Group Life Insurance Plan work?

### ELIGIBILITY

All active Cultural Group Members and their dependent children residing in the U.S. and have a Social Security number are eligible for coverage<sup>1</sup>.

### AVAILABLE BENEFIT AMOUNTS<sup>2,3</sup>

Plan 1: \$10,000 Plan 2: \$15,000 Plan 3: \$20,000 Plan 4: \$25,000

Your group chooses one of these Plans. (Premiums are based on Plan chosen, size of your group, average age of participants and ratio of males to females.) Coverage for dependent children cannot be duplicated if both parents are covered under the policy as insured persons.

### OPTIONAL CHILDREN'S BENEFITS AMOUNTS<sup>4</sup>

\$5,000 \$7,500

If you decide to participate in your group's life plan, you have the option of purchasing coverage for your dependent children. All your children can be covered for one single monthly premium.



Join the 9,000+ cultural group members already enrolled

### SUICIDE EXCLUSION<sup>5</sup>

If You or Your Dependent commits suicide while sane or insane:

- 1) During the first two years of coverage under The Policy, we will only pay the deceased person's Life Insurance Benefit in an amount equal to the premium paid for coverage to the date of death; and
- 2) During the two years immediately following an increase in coverage under The Policy, we will only pay the deceased person's Life Insurance Benefit in an amount equal to the Amount of Life Insurance in force prior to the increase, plus an amount equal to the premium paid for the increase to the date of death.

The full Life Insurance Benefit Amount for the deceased person is payable if he or she is covered under The Policy and commits suicide after the two year period.

<sup>1</sup>Members who are residents of Minnesota must be under the age of 82.

<sup>2</sup>Rates and/or benefits may change on a class basis. During the first year of coverage the benefit payable will reduce based on your age. Please see web site for more information. At age 65, your benefit amount will reduce to 50% of the basic amount. At age 70, your benefit amount will reduce to 10% of the basic amount.

<sup>3</sup>Washington residents are only eligible for plan 1 and benefits are not reduced in the first year.

<sup>4</sup>The Children's Benefit covers unmarried, dependent children who are U.S. residents, have a Social Security number and who are at least 15 days old but not yet 21; age 21, but not yet 23, and in full-time attendance (at least 12 course credit hours per semester) at an accredited institution of learning. If the institution establishes full-time status in any other manner, We reserve the right to determine whether the student continues to qualify as a Dependent; age 21 or older and disabled. Such children must have become disabled before attaining age 21. You must submit proof, satisfactory to Us, of such children's disability.

In Texas only, dependent coverage begins at birth, but not yet age 25, as opposed to 15 days.

In Washington only, dependent coverage begins at at least 15 days old but not yet 26; age 25, but not yet 26, and in full-time attendance to accredited institution.

<sup>5</sup>Not applicable in Washington state.



## Questions and Answers

**Must All members of our association enroll in the plan?** A minimum of 75% of active members must enroll for the group to qualify for coverage.

**Can a member that decided not to enroll apply for coverage later?**

Yes. Existing members may apply at the next policy anniversary, they will need to complete a health questionnaire to be approved for coverage.

**When does coverage under the plan begin?**

Your life insurance coverage begins on the policy certificate effective date shown in the schedule of insurance.

**When should premium be paid?**

Group premiums should be paid by the 1st of the month. Payments, made payable to The Hartford, should be sent to Cultural Group Benefits at the address listed in this brochure.

**How can our group get a premium quote and/or enroll in the Cultural Group Life Plan?**

We are looking forward to you call, email or contact us through our website:

1. Call: 651.287.3248
2. Email: [Info@CulturalGroupBenefits.com](mailto:Info@CulturalGroupBenefits.com)
3. Visit our website: [www.CulturalGroupBenefits.com](http://www.CulturalGroupBenefits.com)