

08/30/13  
\$15,000  
employee coverage  
company paid



Group Benefits

# A legacy of caring

Employee's guide to Group Life beneficiary designations and assignments



Expertise without equal.  
Benefits without burden.

# An employee guide to designating beneficiaries

While not always top of mind, making sure that death benefits are directed to the intended beneficiary(ies) is very important when you have group Life insurance.

Having an up-to-date beneficiary designation will help ensure prompt payment of any death benefits available upon your death.

## Some things to keep in mind:

- A properly completed beneficiary designation ensures that 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 (spouse/ domestic partner or children) and for Accidental Death and Dismemberment (AD&D) benefits, if payable unless otherwise stated in the Group Policy.
- If you do not designate a beneficiary or if the designated beneficiary does not survive you and there is no contingent beneficiary named, the policy provisions determine how benefits will be paid.
- Your designation is effective once it is signed, dated and received by your Employer. If your employer provides an on-line portal for beneficiary designations, then submitting your designations on-line constitutes submission to your employer. The designation must be submitted to your employer or its designee prior to your death. It remains in effect until you complete and submit a new designation to your employer.
- A divorce, annulment, or similar event may not invalidate a beneficiary designation that names your former spouse (state specific requirements apply). To remove your former spouse you must submit a new designation.
- A Power of Attorney cannot change or sign the beneficiary designation form.



### A complete designation includes:

- **Clearly identified beneficiary(ies).** It should include the complete name of each beneficiary (not their nickname or not just their first name). List the name(s) of both primary and contingent beneficiary(ies), date(s) of birth, social security number(s), address(es) and relationship(s) to you. These pieces of information help to clarify who the beneficiary is and help to locate the beneficiary at the time a claim is made.
- **Percent allocations.** Designations should include the percentage amount you wish each beneficiary to receive, which must add up to 100 percent.
- **Your signature and signature date.** If your employer provides an on-line portal for beneficiary designations, then your e-signature is acceptable.
- **Your company's name or policy number(s).** If there are separate policy numbers for basic, supplemental and AD&D insurance plans, please be sure to include all policy numbers so that the beneficiaries are properly designated.

### Remember:

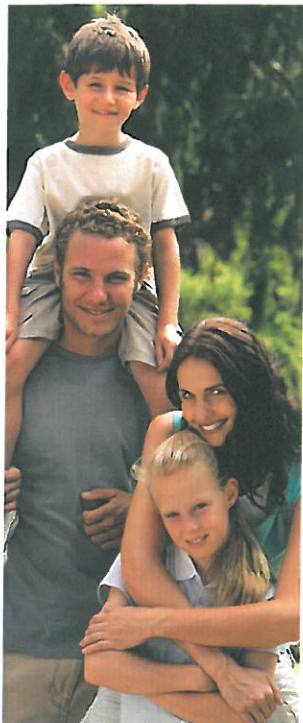
#### **1 Submit the original designation and any subsequent changes to your employer.**

If your employer provides an on-line portal for beneficiary designations, then submitting your designations on-line constitutes submission to your employer.

#### **2 Regularly review your beneficiary designation(s).**

- This should be done every year to be sure that the designation is consistent with your wishes.
- This should also be done following life-changing events to ensure that the designation is still appropriate.

#### **3 Keep a copy of the current designation (or on-line confirmation statement, if applicable) with your other important papers, such as your will.**



## Frequently asked questions

Please note that this Q & A is not intended to serve as legal advice from The Hartford. If you have any legal questions, please consult your personal attorney.

### Naming a beneficiary

**Q:** Can I name anyone as beneficiary?

**A:** You may name any person or entity you choose as a beneficiary. The beneficiary may be a relative, friend, acquaintance, trust or charity. You can change the beneficiary at any time without the consent of the beneficiary unless you have completed an assignment (if permitted by the policy) or an irrevocable beneficiary designation.

**Q:** Can I name my employer the beneficiary of The Hartford group life or accidental death insurance?

**A:** Though not designed or sold for this purpose, should you wish to name your employer as beneficiary of your group life insurance, you as well as your employer may want to consult with legal counsel to understand if there are any laws prohibiting this type of designation or other legal implications prior to making your employer the beneficiary.

**Q:** What is a primary beneficiary?

**A:** 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. The primary beneficiaries are the first in line to receive death benefits.

**Q:** What is a contingent beneficiary?

**A:** Contingent beneficiaries, or secondary beneficiaries, are those named to receive the insurance proceeds if no primary beneficiary is alive at the time you die.

**Q:** How will benefits be paid if I name more than one primary or contingent beneficiary?

**A:** Benefits will be paid in equal amounts to each of the beneficiaries in the same classification (primary or contingent) unless you specify what percentage you'd like each person to receive. For example, if you name three primary beneficiaries, each beneficiary will receive 33 percent of the benefits payable unless you specify otherwise.

**Q:** What if a beneficiary cannot be located when I die?

**A:** The death claim should be submitted with as much information as possible to assist The Hartford in locating the named beneficiary. If ultimately the beneficiary cannot be located, benefits will be sent to the abandoned property division of the appropriate state at the end of the state dormancy period.

**Q:** Can a power of attorney change a beneficiary under a Hartford Group Life or AD&D policy?

**A:** Not standardly. Many Hartford Group Life and AD&D policies state that a power of attorney may not change the beneficiary under the policy.

**Q:** Who is the beneficiary for The Hartford dependent life coverage? Can this be changed?

**A:** The beneficiary for all dependent life benefits (spouse/domestic partner or children) is automatically the employee, unless otherwise stated under the Group Policy.

**Q:** Who will receive the life benefit if the primary beneficiary dies before me?

**A:** The benefit will be paid to the contingent beneficiary. If no contingent beneficiary is named, then the life benefits will be paid according to the beneficiary provisions in the life policy.

**Q:** Who will receive the life benefit if the primary beneficiary dies after I die, but prior to the life benefit being paid?

**A:** Payment will be made to the executor or administrator of the beneficiary's estate. The Hartford will require a copy of the death certificate of the beneficiary and a copy of the beneficiary's estate papers.

**Q:** If a parent was named the guardian of a minor child or has custody of a child through a divorce decree, is he or she able to receive the benefits for the minor child?

**A:** Though the parent may be named the guardian of a minor child's "person" or may have been granted custody, local family or probate court involvement may be necessary to allow payment to a parent.

**Please consult your personal legal counsel for all questions regarding probate court procedures.**

### Naming a trust or estate

**Q:** Can a trust be named as a beneficiary of a Hartford Group Life or AD&D policy?

**A:** Yes, but you are strongly encouraged to seek professional advice because this type of estate planning can be complex. In general, the employee must identify the complete name and date of the trust. There are generally two types of trusts used for this purpose:

- **A testamentary trust** is a trust established in the will of an individual. The trust, if valid, is created upon death. The Hartford will require proof of acceptance of the will before releasing the benefits to the trustee of the trust.
- **An inter vivos trust**, or a living trust, is a trust created during the lifetime of the employee. The benefit is payable to a living trust.

**Q:** If benefits are payable to an estate, to whom are they paid?

**A:** The Hartford will release benefits that are payable to an estate to the court-appointed representative of the estate. Certified estate papers issued by the court are required.

A parent may need to petition a local probate court where the child lives to be named guardian of the child's estate.

### Naming a minor beneficiary

**Q:** Can a minor child be named as a beneficiary for my group life or accidental death insurance?

**A:** Yes; however, benefits are not released directly to the minor child. The Hartford will pay benefits to the court-appointed guardian of the estate (or property) of the minor child. Though parents are generally the guardian of a minor child's "person," a parent may need to petition a local probate court where the child lives to be named guardian of the child's estate so that the Life benefits may be released to that guardian of the minor child.

## Commonly asked questions about assignments.

### Assignments

The absolute assignment transfers the rights, titles, and interest on all employee Group Life and AD&D benefits included under the specific policy number.

**Q:** Can the rights of this contract be assigned?

**A:** Yes, an absolute assignment is allowed; however, a collateral assignment is not. The absolute assignment transfers the rights, titles and interest on all employee Life and AD&D benefits included under the specific policy number. (Dependent life insurance cannot be assigned).  
**Please refer to your policy for details.**

**Q:** What is a statement of intent?

**A:** A statement of intent is the form used to confirm that an absolute assignment completed on a prior group life insurance carrier's policy is to remain in effect under the new group insurance policy. The statement of intent must be completed and signed by the insured who signed the absolute assignment. The form must then be acknowledged by The Hartford's Life claims office.

**Q:** Does an assignment end if the assignee dies?

**A:** No. If an insured dies after the death of the assignee, the assignment would remain in place. Benefits may be payable based on the beneficiary designation completed by the assignee.

**Q:** Can an assignment be terminated?

**A:** An assignment can be terminated if the assignee completes a release of assignment form. The form must be notarized and sent to The Hartford Life claims office for acknowledgement. Once acknowledged, the rights provided under the assignment are returned to the insured.

**Q:** Whom do I contact if I have questions on a specific assignment?

**A:** You may contact The Hartford's Life claim office at **(888) 563-1124**. There may be certain questions that our Life claims team cannot speak to, so we will refer you to your own legal counsel in those instances.

### Need more facts?

Just visit our Web site at  
**[thehartford.com/employeebenefits](http://thehartford.com/employeebenefits)**.

*This document is for informational purposes only. No part of this document may be reproduced, published or posted without the permission of The Hartford.*