

NOTICE

Dear Commonwealth of Massachusetts Employees and Retirees:

Enclosed is your Certificate of Insurance for life insurance benefits provided by the Group Insurance Commission (GIC) and insured by The Hartford Life and Accident Insurance Company. The information on this certificate is based on the information on file at the GIC as of the date indicated. Each January, the GIC will send a benefit statement to you with updated information on your GIC coverage. Please file your life insurance certificate and benefit statement with your important papers.

Also enclosed is your life insurance booklet providing an overview of your benefits. This includes an overview of your life insurance and ancillary benefits, such as funeral planning and will preparation, as well as contact information. For detailed information on the benefits described in this booklet, visit the GIC’s website mass.gov/gic/lifeinsurance. If you do not have access to a computer, contact The Hartford at 800.523.2233 to have a policy mailed to you.

Effective July 1, 2016, the Accelerated Death Benefit maximum has increased to 80%. The planned July 1, 2016, accelerated death benefit expansion to insureds confined to the home and unable to perform two or more activities of daily living has been delayed, due to potential adverse tax consequences and administrative complexities. We will notify you when this can be implemented in a manner that does not adversely affect members. Until such time, the Accelerated Death Benefit will be as stated in the enclosed booklet.

If you have any questions about your life insurance benefits, please contact the GIC at 617.727.2310 ext. 1 or visit mass.gov/gic/lifeinsurance.

We look forward to serving your life insurance needs.

Very truly yours,

The Hartford Life and Accident Insurance Company