

## Advantages for You

- Coverage is 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

Making this guaranteed issue coverage available helps demonstrate how your community supports and cares for its members.

- It can strengthen your group's appeal in attracting and retaining members.
- The group life plan can reduce or eliminate the challenge of obtaining contributions each time a member dies.
- Survivors may receive greater financial benefit from the group life plan than from member donations, especially if multiple deaths occur over a short time period.

## Additional Cultural Group Benefits programs available:

- Cultural Short Term Major Medical
- Cultural Travel Health for Overseas Visitors

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

## Questions and Answers

**Must All members of our association enroll in the plan?** No. However, to obtain coverage, a minimum of 75% of your active members must enroll.

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

Yes. That member may apply at the next policy anniversary but must also complete a health questionnaire before being approved for coverage.

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

Your life insurance coverage will begin on the certificate effective date shown in the schedule of insurance.

**When should premium be paid?**

Your premium should be paid by the first of the month. Payments, payable to The Hartford, may be sent to the Cultural Group Benefits Insurance Program address listed on the front of this brochure.

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

We are at your service. You may call us, email us or visit 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)

## Group Life Insurance Plan



### Cultural Group Benefits Insurance Programs

6701 Upper Afton Road  
Woodbury, Minnesota 55125

Phone: 651.287.3248  
Fax: 651.739.3265  
[www.CulturalGroupBenefits.com](http://www.CulturalGroupBenefits.com)



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

### ELIGIBILITY

All active Cultural Group Members and their dependent children who reside in the U.S. and have a Social Security number are eligible to enroll for coverage\*.

### AVAILABLE BENEFIT AMOUNTS<sup>1</sup>

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

Your group chooses one of these Plans. (The premium is based on the Plan chosen, the size of your group, average age of the participants and the 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 BENEFIT AMOUNTS<sup>2</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 across the country already enrolled in this group life insurance plan

### SUICIDE EXCLUSION

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> 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>2</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 to accredited institution. In Texas only, dependent coverage begins at birth, but not yet age 25, as opposed to 15 days.

\* Members who are residents of Minnesota must be under the age of 82.



### 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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