

BASIC GROUP TERM LIFE INSURANCE BENEFIT HIGHLIGHTS



More than half of Americans (53%) expressed a heightened need for life insurance because of COVID-19.¹

T-Mobile USA, Inc.

The group term life insurance available through your employer gives extra protection that you and your family may need. Life insurance offers financial protection by providing you coverage in case of an untimely death. Life insurance is disbursed to your beneficiaries in a lump sum in the event of your death.



To learn more about Life insurance, visit www.thehartford.com/employee-benefits/employees

COVERAGE INFORMATION

APPLICANT	LIFE COVERAGE
Employee	Benefit ² : 1.5 times earnings as defined in the contract Maximum: \$1,000,000

ASKED & ANSWERED

WHO IS ELIGIBLE?

You are eligible if you are an active full time or part time employee who works at least 20 hours per week on a regularly scheduled basis.

AM I GUARANTEED COVERAGE?

This insurance is guaranteed issue coverage - it is available without having to provide information about your health.

WHEN CAN I ENROLL?

Your employer will automatically enroll you for this coverage. If you have not already done so, you must designate a beneficiary.

WHEN DOES THIS INSURANCE BEGIN?

This insurance will become effective for you on the date you become eligible.

You must be actively at work with your employer on the day your coverage takes effect.

WHEN DOES THIS INSURANCE END?

This insurance will end when you no longer satisfy the applicable eligibility conditions, premium is unpaid, you are no longer actively working, you leave your employer, or the coverage is no longer offered.

CAN I KEEP THIS INSURANCE IF I LEAVE MY EMPLOYER OR AM NO LONGER A MEMBER OF THIS GROUP?

Yes, you can take this life coverage with you. Coverage may be continued for you under a group portability certificate or an individual conversion life certificate. The specific terms and qualifying events for conversion and portability are described in the certificate.

²Your benefit will be reduced by 35% at age 70, and 50% at age 75. Reductions will be applied to the original amount as defined in the contract.

¹LIMRA, Facts About Life 2020: <https://www.limra.com/globalassets/limra/newsroom/fact-tank/fact-sheets/liam-facts-2020-final.pdf>, as viewed on October 14, 2020.

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VOLUNTARY GROUP TERM LIFE INSURANCE BENEFIT HIGHLIGHTS



More than half of Americans (53%) expressed a heightened need for life insurance because of COVID-19.¹

T-Mobile USA, Inc.

The group term life insurance available through your employer is a smart, affordable way to purchase the extra protection that you and your family may need. Life insurance offers financial protection by providing you coverage in case of an untimely death. Life insurance is disbursed to your beneficiaries in a lump sum in the event of your death.



To learn more about Life insurance, visit www.thehartford.com/employee-benefits/employees

COVERAGE INFORMATION

APPLICANT	LIFE COVERAGE
Employee	Benefit ² : 1x earnings; 2x earnings; 3x earnings; 4x earnings; 5x earnings; 6x earnings; 7x earnings; or 8x earnings as defined in the contract Maximum: the lesser of 8x earnings or \$2,000,000
Spouse	Benefit: in the amount(s) of \$10,000, \$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000 or \$250,000. Maximum: 100% of your basic and supplemental coverage
Child(ren)	Benefit: \$10,000; \$20,000

ASKED & ANSWERED

WHO IS ELIGIBLE?

You are eligible if you are an active full time or part time employee who works at least 20 hours per week on a regularly scheduled basis.

Your spouse and child(ren) are also eligible for coverage. Any child(ren) must be under age 26.

CAN I INSURE MY DOMESTIC OR CIVIL UNION PARTNER?

Yes. Any reference to "spouse" in this document includes your domestic partner, civil union partner or equivalent, as recognized and allowed by applicable law.

AM I GUARANTEED COVERAGE?

If you are newly eligible or have a qualifying event, an election amount that exceeds the guaranteed issue amount of the lesser of 3 times your annual pay or \$750,000 will require evidence of insurability that is satisfactory to The Hartford before the excess can become effective.

You may enroll or increase your coverage by one level at annual enrollment. Any amount that exceeds the guaranteed issue amount of \$750,000 will require evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you are enrolling at a time other than annual enrollment, as a new hire or for a qualifying event, evidence of insurability will be required for any amount.

For your spouse/partner coverage, if you are newly eligible or have a qualifying event, an election amount that exceeds the guaranteed issue amount of 50,000 will require evidence of insurability that is satisfactory to The Hartford before the excess can become effective.

You may increase your spouse/partner's current coverage by one level at annual enrollment. Any amount that exceeds the guaranteed issue amount of \$50,000 will require evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you are enrolling at a time other than annual enrollment, as a new hire or for a qualifying event, evidence of insurability will be required for any amount.

For your children, this insurance is guaranteed issue coverage.

²Your benefit will be reduced by 35% at age 70, and 50% at age 75. Reductions will be applied to the original amount as defined in the contract.

WHEN CAN I ENROLL?

You may enroll at any time throughout the year. Additional time frames include 31 days of the date you have a change in family status, or within 31 days of the completion of any eligibility waiting period established by your employer.

WHEN DOES THIS INSURANCE BEGIN?

Subject to any eligibility waiting period established by your employer, insurance will become effective in accordance with the terms of the certificate (usually the first day of the month following the date you elect coverage).

You must be actively at work with your employer on the day your coverage takes effect.

Your spouse and child(ren) must be performing normal activities and not be confined (at home or in a hospital/care facility), unless already insured with the prior carrier.

WHEN DOES THIS INSURANCE END?

This insurance will end when you (or your dependent(s)) no longer satisfy the applicable eligibility conditions, premium is unpaid, or the coverage is no longer offered.

CAN I KEEP THIS INSURANCE IF I LEAVE MY EMPLOYER OR AM NO LONGER A MEMBER OF THIS GROUP?

Yes, you can take this life coverage with you. Coverage may be continued for you and your dependent(s) under a group portability certificate or an individual conversion life certificate. Your spouse may also continue insurance in certain circumstances. The specific terms and qualifying events for conversion and portability are described in the certificate.

¹LIMRA, Facts About Life 2020: <https://www.limra.com/globalassets/limra/newsroom/fact-tank/fact-sheets/liam-facts-2020-final.pdf>, as viewed on October 14, 2020.

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GROUP BASIC ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE BENEFIT HIGHLIGHTS



A preventable-injury-related death occurs every 3 minutes in the United States. On average, this means there are 19 deaths and 5,310 medically consulted injuries every hour.¹

T-Mobile USA, Inc.

Group Basic Accidental Death & Dismemberment (AD&D) insurance pays your beneficiary a death benefit if you die due to a covered accident or pays you if you are unexpectedly injured in a covered accident. The benefits are paid in lump sum amounts to you (or your beneficiary), and can be used to pay for health care expenses not covered by your major medical insurance, out of pocket costs, funeral expenses, or however you choose. Accidental death benefits are paid in addition to any life insurance.



To learn more about AD&D insurance, visit www.thehartford.com/employee-benefits/employees

COVERAGE INFORMATION

You (the primary insured) are enrolled for the following AD&D coverage amount²: 1.5x earnings as defined in the contract. The maximum amount you can elect is \$1,000,000.

AD&D BENEFITS – PERCENT OF COVERAGE AMOUNT PER ACCIDENT	
Covered accidents or death can occur up to 365 days after the accident. The total benefit for all losses due to the same accident will not exceed 150% of your coverage amount.	
LOSS FROM ACCIDENT	COVERAGE AMOUNT
Loss of Life	100%
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Foot and the Sight of One Eye	100%
One Hand and the Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
One Hand or One Foot	50%
Sight of One Eye	50%
Speech or Hearing in Both Ears	50%
Thumb and Index Finger of Same Hand	25%
Both Arms and Both Legs (Quadriplegia)	150%
Both Lower Limbs (Paraplegia)	75%
Three Limbs (Triplegia)	75%
Both Upper and Lower Limbs of One Side of the Body (Hemiplegia)	66.67%
One Arm or One Leg (Uniplegia)	25%

²Your benefit will be reduced by 35% at age 70, and 50% at age 75. Reductions will be applied to the original amount as defined in the contract.
T-MOBILE USA, INC. ADD BHS_PUBLICATION DATE: 11/20/2024

ASKED & ANSWERED

WHO IS ELIGIBLE?

You are eligible if you are an active full time or part time employee who works at least 20 hours per week on a regularly scheduled basis.

AM I GUARANTEED COVERAGE?

This insurance is guaranteed issue coverage – it is available without having to provide information about your health.

WHEN CAN I ENROLL?

Your employer will automatically enroll you for this coverage. If you have not already done so, you must designate a beneficiary.

WHEN DOES THIS INSURANCE BEGIN?

This insurance will become effective for you on the date you become eligible.

WHEN DOES THIS INSURANCE END?

This insurance will end when you no longer satisfy the applicable eligibility conditions, premium is unpaid, you are no longer actively working, you leave your employer, or the coverage is no longer offered.

CAN I KEEP THIS INSURANCE IF I LEAVE MY EMPLOYER OR AM NO LONGER A MEMBER OF THIS GROUP?

Yes, you can take this coverage with you. Coverage may be continued for you under an individual conversion certificate. The specific terms and qualifying events for conversion are described in the certificate.

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GROUP VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE BENEFIT HIGHLIGHTS



A preventable-injury-related death occurs every 3 minutes in the United States. On average, this means there are 19 deaths and 5,310 medically consulted injuries every hour.¹

T-Mobile USA, Inc.

Group Voluntary Accidental Death & Dismemberment (AD&D) insurance pays your beneficiary a death benefit if you die due to a covered accident or pays you if you are unexpectedly injured in a covered accident. The benefits are paid in lump sum amounts to you (or your beneficiary), and can be used to pay for health care expenses not covered by your major medical insurance, out of pocket costs, funeral expenses, or however you choose. Accidental death benefits are paid in addition to any life insurance.



To learn more about AD&D insurance, visit www.thehartford.com/employee-

COVERAGE INFORMATION

You (the primary insured) may enroll for one of the following AD&D coverage amounts²: 1x earnings; 2x earnings; 3x earnings; 4x earnings; 5x earnings; 6x earnings; 7x earnings; or 8x earnings. The maximum amount you can elect is the lesser of 8 x earnings or \$2,000,000 as defined in the contract

You may also enroll your dependent(s) for AD&D coverage. Your dependent(s) will be covered at a percentage of your coverage amount.²

COVERAGE TIER	SPOUSE PERCENTAGE	CHILD(REN) PERCENTAGE
Spouse	60%	0%
Child(ren)	0%	25%
Spouse & Child(ren)	50%	25%

AD&D BENEFITS – PERCENT OF COVERAGE AMOUNT PER ACCIDENT

Covered accidents or death can occur up to 365 days after the accident. The total benefit for all losses due to the same accident will not exceed 150% of your coverage amount.

LOSS FROM ACCIDENT	COVERAGE AMOUNT
Loss of Life	100%
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Foot and the Sight of One Eye	100%
One Hand and the Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
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ASKED & ANSWERED

WHO IS ELIGIBLE?

You are eligible if you are an active full time or part time employee who works at least 20 hours per week on a regularly scheduled basis.

Your spouse and child(ren) are also eligible for coverage. Any child(ren) must be under age 26.

CAN I INSURE MY DOMESTIC OR CIVIL UNION PARTNER?

Yes, with respect to California residents only. Any reference to "spouse" in this document includes your domestic partner, civil union partner or equivalent, as recognized and allowed by applicable California law.

AM I GUARANTEED COVERAGE?

This insurance is guaranteed issue coverage – it is available without having to provide information about your or your family's health.

WHEN CAN I ENROLL?

You may enroll at any time throughout the year. Additional time frames include 31 days of the date you have a change in family status, or within 31 days of the completion of any eligibility waiting period established by your employer.

WHEN DOES THIS INSURANCE BEGIN?

Subject to any eligibility waiting period established by your employer, insurance will become effective in accordance with the terms of the certificate (usually the first day of the month following the date you elect coverage).

You must be actively at work with your employer on the day your coverage takes effect. Your spouse and child(ren) must be performing normal activities and not be confined (at home or in a hospital/care facility), unless already insured with the prior carrier.

WHEN DOES THIS INSURANCE END?

This insurance will end when you (or your dependent(s)) no longer satisfy the applicable eligibility conditions, premium is unpaid, you are no longer actively working, you leave your employer, or the coverage is no longer offered.

CAN I KEEP THIS INSURANCE IF I LEAVE MY EMPLOYER OR AM NO LONGER A MEMBER OF THIS GROUP?

Yes, you can take this coverage with you. Coverage may be continued for you and your dependent(s) under an individual conversion certificate. Your spouse may also continue insurance in certain circumstances. The specific terms and qualifying events for conversion are described in the certificate.

¹National Safety Council, Dec. 2018, <https://injuryfacts.nsc.org/all-injuries/preventable-death-overview/minute-by-minute/data-details/>, as viewed as of 10/14/2020.

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LIMITATIONS & EXCLUSIONS



This insurance coverage includes certain limitations and exclusions. The certificate details all provisions, limitations, and exclusions for this insurance coverage. A copy of the certificate can be obtained from your employer.

GROUP LIFE INSURANCE

GENERAL LIMITATIONS AND EXCLUSIONS

- You and your dependent(s) must be citizens or legal residents of the United States, its territories and protectorates.

DEPENDENT LIMITATIONS AND EXCLUSIONS

- Coverage may only be elected for dependents when you elect and are approved for coverage for yourself.
- Coverage may not be elected for a dependent who has employee coverage under this certificate.
- Coverage may not be elected for a dependent who is in active full-time military service.

GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

GENERAL LIMITATIONS AND EXCLUSIONS

This insurance does not provide benefits for any loss that results from or is caused by:

- Intentionally self-inflicted Injury, suicide or attempted suicide, whether sane or insane;
- War or act of war, whether declared or undeclared;
- Injury sustained while full-time in the armed forces of any country or international authority;
- Injury sustained while riding On any aircraft except a Civil or Public Aircraft, or Military Transport Aircraft;
- Injury sustained while on any aircraft as a crewmember except while on an aircraft that is owned, operated or leased by or on behalf of the Policyholder, or any employer or organization whose eligible persons are covered under this policy;
- Injury sustained while voluntarily taking drugs which federal law prohibits dispensing without a prescription, including sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless the drug is taken as prescribed or administered by a licensed physician;
- Injury sustained while committing or attempting to commit a felony;
- Injury sustained as a result of being legally intoxicated from the use of alcohol

Coverage is limited to \$50,000 for Employees who are pilots flying an aircraft that is not Corporate Owned or Leased

DEPENDENT LIMITATIONS AND EXCLUSIONS

- Coverage may only be elected for dependents when you elect and are approved for coverage for yourself.
- Coverage may not be elected for a dependent who has employee coverage under this certificate.

DEFINITIONS

- Loss means, with regard to hands and feet, actual severance through or above wrist or ankle joints; with regard to sight, speech or hearing, entire and irrecoverable loss thereof; with regard to thumb and index finger, actual severance through or above the metacarpophalangeal joints; with regard to movement, complete and irreversible paralysis of such limbs.
- Injury means bodily injury resulting directly from an accident, independent of all other causes, which occurs while you or your dependent(s) have coverage.

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