



## Voluntary Accidental Death and Dismemberment Insurance

### Benefit Highlights

### City of Salem

<p><b>What is Voluntary Accidental Death and Dismemberment Insurance?</b></p>	<p>Voluntary Accidental Death and Dismemberment Insurance pays your <i>beneficiary</i> (please see below) a death benefit if you die due to a covered accident while you are insured. It also pays you a benefit for certain accidental losses. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.</p> <ul style="list-style-type: none"> <li>• Death benefits are paid in addition to any life Insurance benefits.</li> <li>• Voluntary Accidental Death and Dismemberment Insurance pays benefits for accidental loss of limbs, thumb and index finger, speech, hearing, and sight.</li> <li>• Voluntary Accidental Death and Dismemberment Insurance covers losses that occur away from work or at work. Benefits are paid regardless of any Worker's Compensation benefits you collect.</li> </ul> <p>This highlight sheet is an overview of your Voluntary Accidental Death and Dismemberment Insurance</p>
<p><b>Why do I need Voluntary Accidental Death and Dismemberment Insurance?</b></p>	<p>The need to protect yourself and your family from the financial consequences of a severe injury, paralysis or death resulting from an accident at or outside of work is real. According to the National Safety Council, about one in eight Americans is seriously injured in an accident each year. Accident Insurance from The Hartford shields you and your family from income loss whether at home or away from home.</p> <p><sup>1</sup> National Safety Council: Report on Injuries in America, 2005.</p>
<p><b>What does Voluntary Accidental Death and Dismemberment Insurance cover?</b></p>	<p>You may receive benefits due to certain losses or death from an accident. The covered losses or death can occur up to 365 days after that accident. The policy pays for:</p> <ul style="list-style-type: none"> <li>• 100% of the amount of coverage you purchase in the event of accidental loss of life, or speech and hearing in both ears.</li> <li>• One-half (50%) for accidental loss of one hand or foot, sight of one eye, or speech or hearing in both ears.</li> <li>• One-quarter (25%) for accidental loss of thumb and index finger of the same hand.</li> </ul> <p>Additionally, your Employer may have elected optional/supplemental benefits as part of your AD&amp;D coverage. Refer to the certificate of Insurance for further information.</p> <p>Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage you purchase.</p>
<p><b>What optional benefits has my Employer selected as part of my Voluntary Accidental Death and Dismemberment Insurance?</b></p>	<ul style="list-style-type: none"> <li>• Child Education Benefit</li> <li>• Conversion Privilege</li> <li>• Day Care Benefit</li> <li>• Extended Dependents Coverage</li> <li>• Rehabilitation Benefit</li> <li>• Seat Belt &amp; Air Bag</li> <li>• Spouse Education Benefit</li> </ul>

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<b>Am I eligible?</b>	You are eligible if you are an active full time employee who works at least 20 hours per week on a regularly scheduled basis. Temporary or seasonal employees or Full-time members of the Armed Forces are not eligible.
<b>When can I enroll?</b>	You can enroll anytime
<b>When is it effective?</b>	Coverage goes into effect subject to the terms and conditions of the policy. You must be Actively at Work with your employer on the day your coverage takes effect. Coverage will take effect on the first of the following month you complete your enrollment form.
<b>How much Voluntary Accidental Death and Dismemberment Insurance can I purchase?</b>	You can purchase Voluntary Accidental Death and Dismemberment Insurance in increments of \$25,000. The maximum amount you can purchase cannot be more than 10 times your annual Earnings or \$300,000. Earnings are as defined in The Hartford's contract with your employer.
<b>Does my coverage reduce as I get older?</b>	Yes, begins on or after age 70.
<b>Do I have to provide medical information to receive coverage?</b>	No medical information is required. You are guaranteed the amount of coverage that you select, subject to maximum amounts defined in your policy.
<b>What is a beneficiary?</b>	Your beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are covered by the policy. You must select your beneficiary when you complete your enrollment application; your selection is legally binding. You are automatically the beneficiary for any dependent coverage and for any AD&D losses other than life.
<b>Voluntary Accidental Death and Dismemberment Insurance for your dependents</b>	You may also choose Voluntary Accidental Death and Dismemberment Insurance for your Spouse and/or dependent Children. Dependent coverage is available only when you elect coverage for yourself. You may choose Voluntary Accidental Death and Dismemberment Insurance for your Spouse in the following amounts: <ul style="list-style-type: none"> <li>• 50% of the amount you select for yourself if you do not have any Children whom you cover under this Voluntary Accidental Death and Dismemberment Insurance policy.</li> <li>• 40% if you have Children whom you cover under this Voluntary Accidental Death and Dismemberment Insurance policy.</li> </ul> You may not elect coverage for your Spouse if your Spouse is already covered as an Employee under this policy.  You may choose guaranteed Voluntary Accidental Death and Dismemberment Insurance for each Child up to age 26 in the following amounts: <ul style="list-style-type: none"> <li>• 15% of the amount you select for yourself if you do not have a Spouse whom you cover under this Voluntary Accidental Death and Dismemberment Insurance policy.</li> <li>• 10% if you have a Spouse whom you cover under this Voluntary Accidental Death and Dismemberment Insurance policy.</li> </ul>

#### Important Details

As is standard with most Insurance, this Voluntary Accidental Death and Dismemberment Insurance includes limitations and exclusions. Voluntary Accidental Death and Dismemberment Insurance does not cover losses caused by or contributed by:

• Sickness; disease; or any treatment for either;	• Injury sustained while in the armed forces of any country or international authority;
• Any infection, except certain ones caused by an accidental cut or wound;	• Taking prescription or illegal drugs unless prescribed for or administered by a licensed physician;
• Intentionally self-inflicted injury, suicide or suicide attempt;	• Injury sustained while committing or attempting to commit a felony;
• War or act of war, whether declared or not;	• The injured person's intoxication.

Other exclusions may apply depending upon the terms of your policy and other requirements. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.

This Benefit Highlights Sheet is an overview of the general purposes of the Voluntary Accidental Death and Dismemberment Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the Insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your Insurance coverage. In the event of any difference between the Benefit Highlights Sheet and the policy, the terms of the Insurance policy apply.

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