



Supplemental Life and AD&D Insurance

Benefit Highlights

Roper St. Francis Healthcare

<p>What is supplemental life and AD&D insurance?</p>	<p>Supplemental Life and AD&D Insurance is coverage that you pay for.</p> <p>Supplemental Life and AD&D Insurance pays your <i>beneficiary</i> (please see below) a benefit if you die while you are covered.</p> <p>This highlight sheet is an overview of your Supplemental Life and AD&D Insurance. A certificate of Insurance is available to explain your coverage in detail.</p>
<p>Why do I need supplemental life and AD&D insurance?</p>	<p>Supplemental Life and AD&D Insurance provides affordable financial security for your loved ones, although when it comes down to it, contemplating some pretty unpleasant things is hard to do. But when you consider the fact that between 1995 and 1997, almost 40% of all deaths that occurred were people between the ages of 25 and 64¹, it's harder to ignore. Especially when your family depends on your income.</p> <p>¹Death Rates by Age, Sex and Race: 1970 to 1997, U.S. Census Bureau, Statistical Abstract of the United States, 1999, page 95.</p>
<p>Am I eligible?</p>	<p>You are eligible if you are an active full time Employee who works at least 64 hours per pay period on a regularly scheduled basis.</p>
<p>When can I enroll?</p>	<p>You can enroll during your scheduled enrollment period, within 31 days of the date you have a change in family status, or within 31 days of the completion of your eligibility waiting period as stated in your group policy.</p>
<p>When is it effective?</p>	<p>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.</p>
<p>How much supplemental life and AD&D insurance can I purchase?</p>	<p>You can purchase Supplemental Life and AD&D Insurance in increments of 1 times your annual Salary up to 4 times your annual Salary. The maximum amount you can purchase cannot be more than the lesser of 4 times your annual Salary or \$500,000. Annual Salary is defined in The Hartford's contract with your employer.</p>

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company, Hartford Life and Accident Insurance Company and Hartford Fire Insurance Company. Home Office is Hartford, CT.

<p>AD&D Coverage</p>	<p>AD&D provides benefits due to certain injuries or death from an accident. The covered injuries or death can occur up to 365 days after that accident. The insurance pays:</p> <ul style="list-style-type: none"> • 100% of the amount of coverage you purchase in the event of accidental loss of life, two limbs, the sight of both eyes, one limb and the sight of one eye, or speech and hearing in both ears or quadriplegia. • 75% for paraplegia or triplegia (paralysis of three limbs). • One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia. • One-quarter (25%) for accidental loss of thumb and index finger of the same hand or uniplegia. <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>I already have supplemental life and AD&D insurance coverage; do I have to do anything?</p>	<p>If you take no action, your coverage and coverage for your eligible dependents will automatically continue with The Hartford subject to the terms of the contract.</p>
<p>Am I guaranteed coverage?</p>	<p>The guaranteed issue amount is the amount of Insurance that you may elect without providing evidence of insurability.</p> <p>If you are currently participating in this coverage, you may increase your current coverage by 1 times your annual earnings not to exceed the lesser of 4 times your annual earnings or \$400,000, without providing evidence of insurability. If you are electing coverage for the first time as newly eligible, you may elect coverage in the amount of 1 - 4 times your annual earnings not to exceed the lesser of 4 times your annual earnings or \$400,000, without providing evidence of insurability. If you were previously eligible for this coverage and are now electing coverage as a late entrant, you may elect 1 times your annual earnings not to exceed the lesser of 4 times your annual earnings or \$400,000, without providing evidence of insurability. Additional coverage amounts will require evidence of insurability that is satisfactory to The Hartford before the excess can become effective.</p>
<p>What is a beneficiary?</p>	<p>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.</p>

<p>Spouse and Child(ren) Supplemental Life and AD&D Insurance</p>	<p>You may choose to purchase Spouse Supplemental Life and AD&D Insurance in the amount(s) of \$10,000 and Child(ren) Supplemental Life and AD&D Insurance in the amount(s) of \$5,000 for each Child– no medical information is required.</p> <p>You may not elect coverage for your Spouse if they are an active member of the armed forces of any country or international authority, or is already covered as an Employee under this policy.</p> <p>If your Spouse is confined in a hospital or elsewhere because of disability on the date his or her Insurance would normally have become effective, coverage (or an increase in coverage) will be deferred until that dependent is no longer confined and has performed all the normal activities of a healthy person of the same age for at least 15 consecutive days.</p> <p>You may not elect coverage for your Child if your Child is an active member of the armed forces of any country or international authority.</p> <ul style="list-style-type: none"> • If your dependent Child is confined in a hospital or elsewhere because of disability on the date his or her Insurance would normally have become effective, coverage (or an increase in coverage) will be deferred until that dependent is no longer confined and has performed all the normal activities of a healthy person of the same age for at least 15 consecutive days. • Children are covered from Live Birth to 26 years old. • Children age 26 or older may be covered if they were disabled prior to attaining age 26.
<p>Does my coverage reduce as I get older?</p>	<p>Benefits reduce by 35% at age 65 and 50% at age 70. All coverage cancels at retirement.</p>
<p>Can I keep my life coverage if I leave my employer?</p>	<p>To be eligible, you must terminate your employment prior to Social Security Normal Retirement Age. This option allows you to continue all or a portion of your Life Insurance coverage under a separate Portability term policy. Portability is subject to the maximum of coverage you have in force and does include coverage for your Spouse and Child(ren). To elect Portability, you must apply and pay the premium within 31 days of the termination of your Life Insurance. Evidence of Insurability will not be required.</p> <p>Dependent Spouse Portability is subject to a maximum of \$10,000.</p> <p>Dependent Child Portability is subject to a maximum of \$5,000.</p>
<p>What is the living benefits option?</p>	<p>If you are diagnosed as terminally ill with a 12 month life expectancy, you may be eligible to receive payment of a portion of your life insurance. The remaining amount of your life insurance would be paid to your beneficiary when you die.</p>
<p>Do I still pay my life insurance premiums if I become disabled?</p>	<p>If you become totally disabled before age 60 and your disability lasts for at least 3 months, your Supplemental Life Insurance premium may be waived. The premium for your dependent's coverage will also be waived if you are disabled and approved for waiver of premium.</p>

Important Details

As is standard with most term life insurance, this insurance coverage includes certain limitations and exclusions:

- the amount of your coverage may be reduced when you reach certain ages.
- death by suicide (two years).

AD&D insurance does not cover losses caused by or contributed by:

<ul style="list-style-type: none">• sickness; disease; or any treatment for either;• any infection, except certain ones caused by an accidental cut or wound;• intentionally self-inflicted injury, suicide or suicide attempt;• war or act of war, whether declared or not;	<ul style="list-style-type: none">• injury sustained while in the armed forces of any country or international authority;• taking prescription or illegal drugs unless prescribed for or administered by a licensed physician;• injury sustained while committing or attempting to commit a felony;• the injured person's intoxication.
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Other exclusions may apply depending upon your coverage. A certificate of insurance is available to explain your coverage in detail.

This benefit highlights sheet is an overview of the 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 insurance policy, the terms of the insurance policy apply.