



Income Protection

Basic and Supplemental Life and AD&D Insurance

Benefit Highlights for: State of Arizona		Benefit Options Choice. Value. Health.
What is Supplemental Life and AD&D Insurance?	<p>Your employer provides, at no cost to you, Basic Life Insurance in an amount of \$15,000. Supplemental Life Insurance, which you pay for, is coverage in addition to the Basic Life Insurance that your employer provides to you. Life Insurance pays your <i>beneficiary</i> (please see below) a benefit if you die while you are covered by the policy.</p> <p>Accidental Death and Dismemberment Insurance (AD&D) 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 injuries. AD&D covers losses that occur away from work or at work. Benefits are paid in addition to any Worker's Compensation benefits you collect.</p> <p>This highlight sheet is an overview of your Basic, Supplemental Life and AD&D Insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p>	
Why do I need Life and AD&D Insurance?	<p>Life and AD&D Insurance is designed to help secure your family's future in the event you no longer can. Your employer provides you Basic Life and AD&D Insurance and you have the opportunity to purchase Supplemental Life and AD&D Insurance to provide financial resources to your family for:</p> <ul style="list-style-type: none"> ▪ Medical Expenses ▪ Funeral Costs ▪ Mortgage or Rent ▪ Credit Cards ▪ College Tuition ▪ Child Care 	
What is the difference between Life and AD&D Insurance?	<p>AD&D is Insurance that pays an additional benefit if you are seriously injured or die due to a covered accident. Basic and Supplemental Life Insurance pays a benefit if you die for any reason except those excluded in the certificate of insurance.</p>	
How much can I purchase?	<p>You can purchase Supplemental Life and AD&D Insurance each in increments of \$5,000 up to 3 times your base pay or \$300,000.</p> <p>The amount of Supplemental Accidental Death and Dismemberment Insurance is equal to the amount of supplemental life insurance elected and approved.</p>	

¹The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This brochure/presentation explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability. BHS-1234 (05/09)

<p>What does AD&D cover?</p>	<p>You or your beneficiaries may receive benefits due to certain injuries or death from an accident. The covered injuries or death can occur up to 365 days after that accident.</p> <p>The insurance pays:</p> <ul style="list-style-type: none"> ▪ 100% of the amount of your coverage in the event of the following: 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. ▪ One-half (50%) of the amount of your coverage in the event of the following: paraplegia , accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia. ▪ One-quarter (25%) of the amount of your coverage in the event of the following: accidental loss of thumb and index finger of the same hand. <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>The certificate of insurance includes definitions, a complete list of covered losses and other enhancements and benefits.</p>
<p>Am I eligible?</p>	<p>You are eligible if you are an active employee or officer as defined by the Arizona Administrative Code Title 2, Chapter 6.</p>
<p>When can I enroll?</p>	<p>You will have the opportunity to enroll for Supplemental Life and AD& D during the open enrollment period designated by the State of Arizona. As an eligible employee, you are automatically covered by Basic Life Insurance; you do not have to enroll. If you have not already done so, you must designate a beneficiary as described below.</p>
<p>When is it effective?</p>	<p>Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective with The Hartford sooner than 10/01/2009. You must be Actively at Work with your employer on the day your coverage takes effect.</p>
<p>Can I purchase Supplemental Life and AD&D separately?</p>	<p>No, Supplemental Life and AD&D are offered to you together.</p>
<p>Am I guaranteed coverage?</p>	<p>For this first initial enrollment you are guaranteed Supplemental Life and AD&D coverage valued at up to \$300,000 or 3 times your base pay, whichever is less – <i>no medical information is required</i>. After this initial 2009 enrollment future increases will be limited to \$20,000 annually.</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 insured. You must select your beneficiary when you complete your enrollment application; your selection is legally binding.</p>
<p>Are any resources available for beneficiaries?</p>	<p>Beneficiary Assist® provides grief, legal and financial counseling to beneficiaries. The Hartford offers this program <i>at no cost</i> to beneficiaries associated with its group life or accident policies. Services include: unlimited phone contact, assessment and action planning, up to five face-to-face sessions, referrals and more. You will receive more details about Beneficiary Assist® once your enrollment for Supplemental Life Insurance is approved.</p>
<p>Supplemental Life coverage for your dependents</p>	<p>You may choose to purchase Supplemental Life Insurance coverage for your dependents in amounts of \$2,000, \$4,000, \$6,000, \$12,000, \$15,000, or \$50,000. Coverage cannot exceed 100% of the amount of Life that you have for yourself. You may not elect coverage for any dependent that is an active member of the armed forces of any country or international authority or is already covered as an employee under this insurance.</p> <p>If your dependent(s) 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>Your dependents are guaranteed coverage of up to \$15,000.</p>

<p>Can I keep my Supplemental Life Insurance coverage if I leave my employer?</p>	<p>Yes. Based on your contract, you have the options of:</p> <ul style="list-style-type: none"> ▪ Converting your and your dependents' group Basic and Supplemental Life Insurance to your and your dependents' own individual policy (policies); or ▪ Porting your and your dependents' group Basic and Supplemental Life Insurance. Portability is an option that allows you to continue your Life insurance coverage under a term policy.
<p>What is the Living Benefits Option?</p>	<p>If you are diagnosed as terminally ill with up to a 12-month life expectancy, you may be eligible to receive payment of a portion of your Life Insurance. (This option is also available to your dependents) The remaining amount of your Life Insurance would be paid to your beneficiary when you die. This option does not apply to AD&D Insurance.</p>
<p>Do I still pay my Insurance premium if I become disabled?</p>	<p>If you become totally disabled before age 65 and your disability lasts for at least 6 months, your Supplemental Life Insurance premium may be waived. This option does not apply to AD&D Insurance.</p>

Important Details

This document is an overview of your Life and AD&D Insurance. The group policy as issued to your employer is available to explain your coverage in detail. You can download a PDF copy of the policy from the following website: <http://groupbenefits.thehartford.com/arizona>.

Limitations and Exclusions:

- Death by suicide (two years) – (applies to Supplemental only)
- AD&D Insurance does not cover losses contributed to or caused by:
 - 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.
- 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

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 Basic and Supplemental Life and AD&D 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.

Underwritten by:
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