

Comprehensive, flexible coverage with superior service *you can rely on.*

Our AD&D program offers economical, world-wide business and pleasure protection that's in force 24 hours a day, with plans that are available on an employer-paid or voluntary basis and serviced by dedicated local representatives. And with an extensive array of options to choose from and benefit limits up to \$500,000, you can create an AD&D plan that truly meets the needs of your business.

Enhanced Accidental Death and Dismemberment coverage from The Hartford offers:

- *economical, world-wide, 24-hour protection for business and pleasure;*
- *employer paid and voluntary plans; and*
- *service from dedicated, local representatives.*

GET THE PLAN YOU NEED, WITH THE EASY ADMINISTRATION YOU WANT.

- The Hartford's AD&D program can be easily packaged with our Life and Disability plans for a full portfolio of group benefits, delivered by one carrier and serviced by one contact.
- You get the right plan for your business, simple administration, and the confidence of knowing your policy is supported every day by responsive, dependable service from The Hartford.

OUR AD&D PLANS OFFER GENEROUS STANDARD BENEFITS TO HELP PROTECT YOUR COVERED EMPLOYEES.

- A full benefit is payable for loss of life, two limbs, sight of both eyes, one limb and the sight of one eye, or speech and hearing.
- One half of the benefit amount is payable for loss of one limb, sight in one eye, speech, or hearing.
- One quarter of the benefit amount is payable for the loss of the thumb and index finger of the same hand.

YOU CAN EXPAND PROTECTION WITH OPTIONS THAT ADDRESS A WIDE VARIETY OF NEEDS.

- Choose options that help protect your employees in the event of coma or paralysis, and pay benefits for rehabilitation, therapeutic counseling and continuation of medical coverage.
- We also cover dependents and families of the insured with benefits to help with child and spouse education, newborn and newlywed coverage, daycare and bereavement counseling and other survivor benefits.
- Special risk options, which may not be generally available from other carriers, include coverage for war risk and policyholder-owned aircraft.

We deliver on our promises every day.



SERVICES IMPORTANT TO YOU AND YOUR EMPLOYEES ARE AVAILABLE AT NO EXTRA COST.

- The Travel Assistance Program provides 24-hour emergency medical assistance including medical evacuation and return of mortal remains, emergency cash and legal help, and pre-trip information, visas, passports, and other travel requirements.
- Beneficiary Assist® provides grief, financial and legal counseling to help cope with the loss of a loved one. Services include five face-to-face sessions with counselors, needs assessment and intervention plans, and unlimited phone access to counselors 24 hours a day, seven days a week for up to a year.

For more information about the complete range of options and services available with Enhanced AD&D protection from The Hartford, contact your local representative or call **1-866-FOR-HART (1-866-367-4278)**, or check into our Web site at <http://www.groupbenefits.thehartford.com>.

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