

GROUP BENEFITS



ACCIDENT COVERAGE CUSTOMIZED TO HELP MEET THE NEEDS OF YOUR COMPANY AND EMPLOYEES.

Accidental Death and Dismemberment Insurance



Expertise without equal.
Benefits without burden.

“Unintentional injuries are the fifth leading cause of death.”¹

Accidents can happen on any road of life, at any time of day. The Hartford can help provide the right protection. Our Accidental Death and Dismemberment insurance (AD&D) program provides 24-hour coverage no matter where a covered accident occurs, whether at work, home, or away. It applies in the event of a covered injury, paralysis, or death resulting from a covered accident, with plenty of plan options:

- Benefits are payable for losses that occur within 365 days of the covered accident.
- Plans are available on an employer-paid, voluntary, and stand-alone basis.
- A variety of options to choose from, including high coverage limits, and no medical underwriting necessary.²

Use this flexibility to create an AD&D plan that helps meet the needs of your business.

Our industry-leading enrollment services provide customization and value.

We work with you to develop tailored enrollment strategies to drive greater participation, promote a richer benefits program and help minimize administrative workload for your staff. We provide:

- Personalized, easy-to-understand, employee-focused communication and education tools.
- On-site group meetings.
- Post-enrollment census of employees' plan elections and payroll deductions.
- Ongoing programs for re-enrollment campaigns and support of open annual enrollment events.

Package options available.

We can recommend various package options, like family plans or competitive benefit maximums, designed to help provide valuable coverage for your employees and their families. Customized packages are also available to help meet your company's needs.

AD&D coverage.

Loss of a hand, foot or an eye	Loss of speech
Loss of hearing	Loss of thumb and index finger on either hand
Loss of life	

Additional AD&D benefits.*

Accelerated death	Critical burn	Paralysis
Accident hospital income	Day care	Permanent total disability
Accident medical expense	Dependent child dismemberment	Rehabilitation
Adaptive home and vehicle	Extended care facility	Repatriation
Anti-inflation	Extended dependents coverage	Seat belt and air bag
Bereavement counseling	Felonious assault	Spouse education
Child education	Funeral expense	Survivor benefit
Coma	HIV occupational accident	Therapeutic counseling
Common carrier double indemnity	Loss of use	Traumatic brain injury
Common disaster benefit	Newborn coverage	Waiver of premium
Continuation of medical coverage	Newlywed coverage	War risk coverage
Conversion privilege		

* Please note that in some situations, some benefits may contain benefit maximum limitations – please contact your Hartford representative for details.

Services important to you and your employees, available as part of your insurance policy.



Our people, processes and support are focused on helping to make your job easier and your employees' lives better.

- **Travel Assistance.**³ Toll-free 24/7 emergency assistance for your employees, their spouses and eligible dependents when traveling 100 miles or more from primary residence for 90 days or less.^{4,5}
- **Beneficiary Assist**^{®.6} Grief, financial and legal counseling to help your employees cope with loss, including a year of telephone access to counselors and up to five face-to-face sessions.

Fringe benefit: peace of mind.

Life is not worry-free, but with The Hartford AD&D insurance behind your employees, they'll have more peace of mind. It can help build value into your benefits package, an important component in attracting and retaining a loyal and motivated team.

Need more facts?

Just visit our Web site at

www.accidentlines.com/add.html.

It's where smart benefit decisions begin.



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- ¹ National Safety Council. Summary from *Injury Facts, 2010 Edition*. Available at http://www.nsc.org/news_resources/injury_and_death_statistics/Documents/Summary_2010_Ed.pdf. June 29, 2010.
- ² Guaranteed Issue — no medical underwriting required. Acceptance into the plan is guaranteed, which means your employees will not be asked to take a medical exam or answer medical questions at the time of enrollment.
- ³ Travel Assistance is provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services.
- ⁴ Dependent children are defined as being under the age of 26.
- ⁵ Services are available in every country of the world. Depending on the current political situation in the country to which you are traveling, EA may experience difficulties providing assistance, which may result in delays or even the inability to render certain services. It is your responsibility to inquire, prior to departure, whether assistance service is available in the countries where you are traveling.
- ⁶ Beneficiary Assist® is provided by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.



Mixed Sources

Product group from well-managed forests and recycled wood or fiber
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