



Income Protection

Voluntary Accidental Death & Dismemberment Insurance

Benefit Highlights	
North American Division of Seventh-day Adventists	
What is Voluntary Accidental Death & Dismemberment Insurance?	<p>Voluntary Accidental Death & 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"> • Death benefits are paid in addition to any life Insurance benefits. • Voluntary Accidental Death & Dismemberment Insurance pays benefits for accidental loss of limbs, thumb and index finger, speech, hearing, and sight. • Voluntary Accidental Death & Dismemberment Insurance covers losses that occur away from work or at work. Benefits are paid regardless of any Worker's Compensation benefits you collect. <p>This highlight sheet is an overview of your Voluntary Accidental Death & Dismemberment Insurance.</p>
Why do I need Voluntary Accidental Death & Dismemberment Insurance?	<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 year¹. Accident Insurance from The Hartford shields you and your family from income loss whether at home or away from home.</p> <p>¹ National Safety Council: Report on Injuries in America, 2005.</p>
What does Voluntary Accidental Death & Dismemberment Insurance cover?	<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"> • 100% of the amount of coverage you purchase in the event of accidental loss of life, or speech and hearing in both ears, both hands or feet, sight in one or both eyes, and quadriplegia • Three-quarters (75%) for Paraplegia. • One-half (50%) for Hemiplegia or accidental loss of one hand or foot, sight of one eye, or speech or hearing in both ears. • One-quarter (25%) for accidental loss of thumb and index finger of the same hand. <p>Additionally, your Employer may have elected optional/supplemental benefits as part of your AD&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>
What optional benefits has my Employer selected as part of my Family Voluntary Accidental Death & Dismemberment Insurance?	<ul style="list-style-type: none"> • Accident Hospital Income • Child Education Benefit • Common Disaster Benefit • Conversion Privilege • Dependent Child Dismemberment • Felonious Assault • Waiver of Premium • Seat Belt and Airbag • Survivor Benefit

Underwritten by Hartford Life And Accident Insurance Company. The 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: 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.

Am I eligible?	You are eligible if you are an Active North American Division's denominational employee based in the United States or Bermuda and working a minimum of 20 hours per week.										
When can I enroll?	You can enroll at any time.										
When is it effective?	Coverage goes into effect subject to the terms and conditions of the policy. Benefits will be effective the first day of the month on or next following the date your enrollment form is received. You must be Actively at Work with your employer on the day your coverage takes effect.										
How much Family Voluntary Accidental Death & Dismemberment Insurance can I purchase?	You can purchase Voluntary Accidental Death & Dismemberment Insurance in increments of \$10,000. The maximum amount you can purchase cannot be more than 10 times your annual Salary or \$500,000. If you are a pilot you can purchase in increments of \$25,000 to a maximum of \$125,000. Salary is defined in The Hartford's contract with your employer.										
Does my coverage reduce as I get older?	Accidental Death and Dismemberment Reduction on and after Age 70: On the Premium Due Date on or next following your attainment of ages 70, 75, 80 and 85, your amount of Principal Sum will reduce. The reduced amount will be determined by multiplying the Amount of Principal Sum shown in the Schedule and applicable to you by the percentage shown below for your attained age: <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Insured Person's Age</th> <th style="text-align: center;">Percentage of Principal Sum</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Age 70 – 74</td> <td style="text-align: center;">65%</td> </tr> <tr> <td style="text-align: center;">Age 75 – 79</td> <td style="text-align: center;">45%</td> </tr> <tr> <td style="text-align: center;">Age 80 – 84</td> <td style="text-align: center;">30%</td> </tr> <tr> <td style="text-align: center;">Age 85 or over</td> <td style="text-align: center;">15%</td> </tr> </tbody> </table>	Insured Person's Age	Percentage of Principal Sum	Age 70 – 74	65%	Age 75 – 79	45%	Age 80 – 84	30%	Age 85 or over	15%
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Do I have to provide medical information to receive coverage?	No medical information is required <u>unless</u> you are a Pilot. You are guaranteed the amount of coverage that you select, subject to maximum amounts defined in your policy. A Pilot History form must be completed and approved by The Hartford before pilot coverage can become effective.										
What is a beneficiary?	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.										
Are any resources available for beneficiaries?	<i>Beneficiary Assist</i> ® provides grief, legal and financial counseling to beneficiaries. The Hartford offers this program <i>at no cost</i> to beneficiaries of any of its group life or accident policies. Services include: unlimited phone contact for up to 1 year, assessment and action planning, up to five face-to-face sessions, referrals and more. <i>Travel Assistance</i> provides 24-hour toll-free telephone assistance through a combination of services and paid benefits, including: <ul style="list-style-type: none"> • Emergency medical assistance – medical evacuation, return of mortal remains • Emergency Personal Services – emergency cash, legal assistance • Pre-trip information – VISA, passport and other requirements 										
Family Voluntary Accidental Death & Dismemberment Insurance for your	If you elect Voluntary Accidental Death & Dismemberment Insurance for yourself, you may also choose Voluntary Accidental Death & Dismemberment Insurance for your dependents. Dependent(s) are defined in The Hartford's contract with your employer. You may choose Voluntary Accidental Death & Dismemberment Insurance for your Spouse in the										

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dependents	<p>following amounts:</p> <ul style="list-style-type: none"> • in increments of 10000, to a maximum of \$500,000 <p>You may not elect coverage for your Spouse if your Spouse is already covered as an employee under this policy.</p> <p>You may choose Voluntary Accidental Death & Dismemberment Insurance for each Child up to age 19 (age 26 if a student) in the following amounts</p> <ul style="list-style-type: none"> • in increments of \$5,000, to a maximum of \$25,000
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Important Details

As is standard with most Insurance, this Voluntary Accidental Death & Dismemberment Insurance includes limitations and exclusions. Family Voluntary Accidental Death & Dismemberment 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; • Injury sustained while in the armed forces of any country or international authority; 	<ul style="list-style-type: none"> • 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 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 Family Voluntary Accidental Death & 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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