



INCOME PROTECTION FROM THE HARTFORD

Foothill-DeAnza Community College District

Basic Life and AD&D Insurance and Dependent Life Insurance Benefit Highlights

What is Basic Life and AD&D Insurance?

Your employer provides, at no cost to you, Basic Life Insurance in an amount equal to \$50,000. Life Insurance pays your *beneficiary* (please see below) a benefit if you die while you are covered.

Accidental Death and Dismemberment insurance (AD&D) pays your *beneficiary* (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.

Basic Life Insurance coverage for your Spouse and/or children

Your employer provides additional Life Insurance coverage for your spouse and / or child(ren). Coverage is paid for by your employer and is all guarantee issue.

- Spouse: \$5,000
- Child(ren): less than 6 months of age: \$1000
- 6 months of age or older: \$5,000

What is the difference between the two policies?

- AD&D is Insurance that pays an additional benefit if you are seriously injured or die due to a covered **accident**.
- Basic Life Insurance pays a benefit if you die for **any reason** except those excluded in the Certificate of Insurance.

What does AD&D cover?

You 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. The insurance pays

- 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.
- One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing.
- One-quarter (25%) for accidental loss of thumb and index finger of the same hand.

Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage you purchase.

The certificate of insurance includes definitions, a complete list of covered losses and other enhancements and benefits.

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 insured. You must select your beneficiary when you complete your enrollment application; your selection is legally binding.

Are any resources available for beneficiaries?	Beneficiary Assist® 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, assessment and action planning, up to five face-to-face sessions, referrals and more.
Can I keep my coverage if I leave my employer?	Yes, subject to the contract, you have the option of: Continuing your group Basic Life Insurance coverage if you leave your employer and go to another company. OR Converting your group Basic Life Insurance to your own individual policy.
What is the Living Benefits Option?	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. (This option is also available to your dependents) The remaining amount of your Life Insurance would be paid to your beneficiary when you die.
Do I still pay my Insurance premium if I become disabled?	If you are less than age 65, insured and disabled, your Basic Life Insurance premium may be waived, subject to the terms detailed in the Certificate.

Important Details

As is standard with most Insurance, these Basic Life and AD&D Insurance include certain limitations and exclusions:

- The amount of your Basic Life and AD&D Insurance coverage may be reduced when you reach certain ages.
- AD&D Insurance does not cover losses caused by or contributed by causes:
 - 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;
 - 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.

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 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:
The Hartford Life and Accident Insurance Company
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