

SHORT-TERM DISABILITY COVERAGE BENEFIT HIGHLIGHTS

Your disability program is managed by The Hartford. To make a claim, call 1 (888) 301-5615

Policy Number: 697722

COVERAGE INFORMATION

MAXIMUM	SICKNESS BENEFIT STARTS	INJURY BENEFIT STARTS	BENEFIT DURATION
\$300	On the 15th day sick	On the 15th day injured	26 weeks

SHORT-TERM DISABILITY COVERAGE

GENERAL EXCLUSIONS

- You must be under the regular care of a physician to receive benefits.
- You cannot receive disability benefit payments for disabilities that are caused or contributed to by:
 - War or act of war (declared or not)
 - The commission of, or attempt to commit a felony
 - An intentionally self-inflicted injury
 - Your being engaged in an illegal occupation
 - Sickness or injury for which workers' compensation benefits are paid, or may be paid, if duly claimed
 - Sickness or injury sustained as a result of doing any work for pay or profit for another employer, including self-employment

THE HARTFORD MAKES IT EASY TO FILE A CLAIM

Step 1: Know when it's time to take action.

If you're absent from work, we can advise you on when to file a claim. If your absence is scheduled, such as an upcoming hospital stay, call us 30 days prior to your last day of work. If unscheduled, please call us as soon as possible.

Step 2: Have this information ready.

- Name, address and other key identification information.
- Name of your department and last full day of active work.
- The nature of your claim.
- Your treating physician's name, address, phone and fax numbers.

Step 3: Make the call or file online. With your information handy, call The Hartford at 1 (888) 301-5615.

BASIC GROUP TERM LIFE and ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE BENEFIT HIGHLIGHTS

To learn more about Life and AD&D insurance, visit thehartford.com/employeebenefits

To make a claim, call 1 (888) 563-1124

Policy Number: 890690

COVERAGE INFORMATION

APPLICANT	LIFE COVERAGE	AD&D COVERAGE
Employee	Benefit ¹ : \$20,000	AD&D: Included
Dependent(s)	Spouse Benefit: \$2,000 Child(ren) Benefit: \$2,000	AD&D: Not Included

¹ Your benefit will be reduced by 35% at age 65 and 50% at age 70. Reductions will be applied to the original amount.

AD&D BENEFITS – PERCENT OF COVERAGE AMOUNT PER ACCIDENT

Covered accidents or death can occur up to 365 days after the accident. The total benefit for all losses due to the same accident will not exceed 100% of your coverage amount.

LOSS FROM ACCIDENT	COVERAGE
Life	100%
Both Hands or Both Feet or Sight of Both Eyes	100%
One Hand and One Foot	100%
Speech and Hearing in Both Ears	100%
Either Hand or Foot and Sight of One Eye	100%
Movement of Both Upper and Lower Limbs (Quadriplegia)	100%