



Term Life and Accidental Death and Dismemberment Insurance Benefit Highlights

Coverage Effective

Date: You are eligible on the later of either the policy effective date or the date you enter an eligible class.

Benefit Amount: 1-1/2 times your annual salary (to a maximum benefit of \$100,000) for employee coverage; \$1,000 for spousal coverage; \$100 for children if less than 6 months or \$500 for children from 6 months to age 19 (or age 23 if a full time student)

Living Benefits Option

Should you be diagnosed as being terminally ill with a 12 month or less life expectancy, the Living Benefits option allows you to receive an accelerated payment of a portion of your life insurance proceeds (subject to the terms of the plan).

Life Conversion Option:

If your insurance or a portion thereof, terminates, the Conversion option allows you to convert all or a portion of your group coverage to an individual policy from Hartford Life. You must request conversion and pay the required premium within 31 days of the date your insurance ends.

Safe Haven

Safe Haven is Hartford Life's settlement process that deposits Life and AD&D proceeds into an interest bearing checking account and issues a checkbook instead of a lump sum check. This provides convenience for beneficiaries who will then have a safe, accessible place to keep their insurance proceeds until they are ready to make major financial decisions.

Beneficiary Assist

Hartford Life offers Beneficiary Assist, a claim service that combines grief, financial and legal counseling. Services are available to:

- The beneficiaries of an insured person who dies
- Insured people who qualify for an accelerated benefit
- Insured people who qualify for benefits from a group accident policy because of a severe accidental injury