



## YOUR LIFE INSURANCE BENEFIT THROUGH THE HARTFORD





# LIFE INSURANCE

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## WHAT IS IT?

- A lump sum benefit paid to your beneficiaries to help pay for things like:
  - Burial and final expenses
  - Debts (e.g. student and car loans and the mortgage)
  - Future expenses including:
    - Tuition
    - Rent
    - Childcare
    - Retirement savings
    - Elderly parent care

**It can't fill your shoes, but it can be a comforting source of income and support for your loved ones if you can't be there.**



# LIFE INSURANCE

## WHY DO I NEED IT?

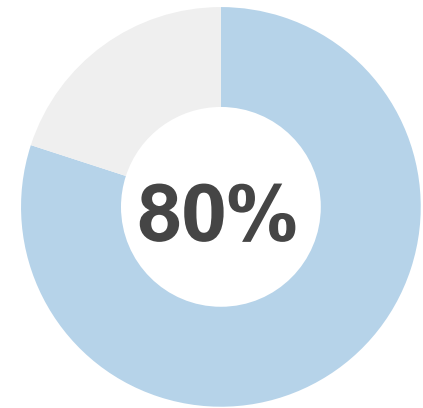
Even the most basic things in life are not guaranteed, such as:

- The income you depend on
- A roof over your head
- Plans for the future

If you die unexpectedly, will those advantages end for your loved ones?

Other Advantages:

- Affordable group rates
- Premiums are automatically deducted from your paycheck
- Portability
- Conversion
- Waiver of premium
- Living benefit option



of consumers believe most people need life insurance.



# LIFE INSURANCE

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## ALL THE DETAILS

- How much Basic Life insurance is available to purchase?
  - Employee: \$5,000
- How much Supplemental coverage am I able to purchase?
  - Employee: \$10,000 increments to a maximum of \$500,000
  - Spouse: \$5,000 increments to a maximum of \$250,000
  - Dependent children: \$5,000 or \$10,000
- Guaranteed issue
  - Employee: \$120,000
  - Spouse: \$20,000
- Who's eligible?
  - All Full-time Active Employees and Elected Officials who are citizens or legal residents of the United States, its territories and protectorates; excluding temporary, leased or seasonal employees.
- When can I elect my coverage?
  - Within 30 days of employment or during your scheduled enrollment period for guaranteed coverage.
  - At any other time, a proof of insurability will need to be provided. Coverage will be subject to review.

# LIFE INSURANCE

## BENEFIT EXAMPLE: PROMISES KEPT

- Keith died at age 48 due to heart failure. He left behind three children and a wife, Melissa, who commuted over an hour a day to get to her job.
- Keith's life insurance helped pay off the remainder of the mortgage on the family home.
- Melissa was able to stay at home to help her two younger children through this difficult period and still provide for her college-bound daughter.



This case illustration is fictitious and for illustrative purposes only.

Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

## ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE





# ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

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## WHAT IS IT?

- AD&D insurance provides a high-benefit lump sum if you were to die as a result of a covered accident.
- It also pays partial benefits if you lose your vision, hearing, speech or limb in a covered accident.

## HOW THE COVERAGE WORKS

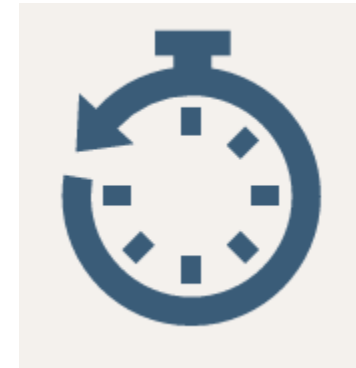
- Benefits are paid in addition to any life insurance you may have.
- Benefits can be used to pay for daily living expenses and other needs such as:
  - Monthly bills and credit card debts
  - Mortgage
  - Childcare
  - Funeral cost and estate taxes



# ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

## WHY DO I NEED IT?

- AD&D applies wherever covered accidents happen, including accidents that may happen in your workshop, your kitchen or on the road.
- Paired with life insurance, AD&D can kick in an additional benefit that can help make a big difference during a challenging time.



In the U.S., a disabling injury occurs every second, and an accidental death occurs every 4 minutes.





# ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

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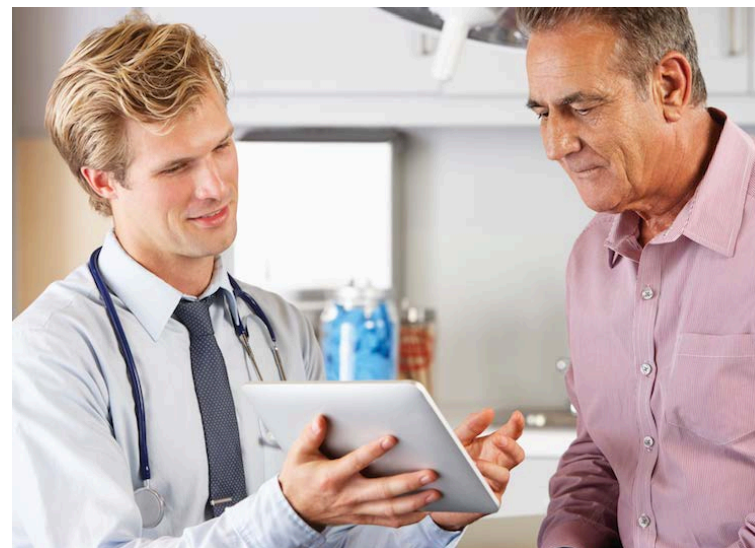
## ALL THE DETAILS

- How much AD&D insurance is provided by my employer?
  - Employee: \$5,000
- How much Supplemental coverage am I able to purchase?
  - Employee: \$10,000 increments to a maximum of \$500,000
  - Spouse: \$5,000 increments to a maximum of \$250,000
  - Dependent children: \$5,000 or \$10,000
- Who's eligible?
  - All Full-time Active Employees and Elected Officials who are citizens or legal residents of the United States, its territories and protectorates; excluding temporary, leased or seasonal employees.
- When can I elect my coverage?
  - Within 30 days of employment or during your scheduled enrollment period for guaranteed coverage.
  - At any other time, a proof of insurability will need to be provided. Coverage will be subject to review.

# ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

## BENEFIT EXAMPLE: A HELPING HAND

- Jim was a do-it-yourselfer working on an addition to his home when he had a power saw accident that destroyed his right hand.
- Unable to resume his normal duties at work as a draftsman, Jim relied on the lump-sum payment from his AD&D policy to get through his greatest challenges.
- He owed the next year of his life to his own foresight. AD&D helped replace his income while paying for physical therapy and a prosthetic hand.



This case illustration is fictitious and for illustrative purposes only.

Accident Form Series includes GBD-1000, GBD-1300, or state equivalent.



## ADDITIONAL SERVICES

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### Take advantage of additional benefits that come with your insurance plan.

- They provide valuable services to you and your family when you need them most.
  - [Funeral Planning and Concierge Services by Everest](#)
  - [Beneficiary Assist<sup>®</sup> Counseling Services](#)
  - [EstateGuidance<sup>®</sup> Will Services](#)
  - [Travel Assistance and ID Theft and Protection Services](#)

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