

GROUP SUPPLEMENTAL ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE BENEFIT HIGHLIGHTS



In the U.S., a disabling injury occurs every second, and an accidental death occurs every 4 minutes.¹

Prosper Independent School District

Group Voluntary Accidental Death & Dismemberment (AD&D) insurance pays your beneficiary a death benefit if you die due to a covered accident or pays you if you are unexpectedly injured in a covered accident. The benefits are paid in lump sum amounts to you (or your beneficiary), and can be used to pay for health care expenses not covered by your major medical insurance, help replace income lost while not working, funeral expenses, or however you choose. Accidental death benefits are paid in addition to any life insurance.



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

COVERAGE INFORMATION

APPLICANT	AD&D COVERAGE		
Employee	Benefit ² : Increments of \$10,000 Maximum: the lesser of 5x earnings or \$500,000		
Dependent(s)	Your dependent(s) will be covered at a percentage of your coverage amount.		
	COVERAGE TIER	SPOUSE PERCENTAGE	CHILD(REN) PERCENTAGE
	Spouse	50%	0%
	Child(ren)	0%	15%
	Spouse & Child(ren)	40%	10%

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 AMOUNT
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%
Movement of Both Lower Limbs (Paraplegia)	75%
Movement of Three Limbs (Triplegia)	75%
Movement of the Upper and Lower Limbs of One Side of the Body (Hemiplegia)	50%
Either Hand or Foot	50%
Sight of One Eye	50%
Speech or Hearing in Both Ears	50%
Movement of One Limb (Uniplegia)	25%
Thumb and Index Finger of Either Hand	25%

²Your benefit will be reduced by 35% at age 65 and 50% at age 70. Reductions will be applied to the original amount.

PREMIUMS

See the Premium Worksheet.²

ASKED & ANSWERED

WHO IS ELIGIBLE?

You are eligible for this insurance if you are an active full-time employee who works at least 25 hours per week on a regularly scheduled basis.

Your spouse and child(ren) are also eligible for coverage. Any child(ren) must be under age 26.

AM I GUARANTEED COVERAGE?

This insurance is guaranteed issue coverage – it is available without having to provide information about your or your family's health.

HOW MUCH DOES IT COST AND HOW DO I PAY FOR THIS INSURANCE?

Premiums are provided on the Premium Worksheet. You have a choice of coverage amounts. You may elect insurance for you only, or for you and your dependent(s).

Premiums will be automatically paid through payroll deduction, as authorized by you during the enrollment process. This ensures you don't have to worry about writing a check or missing a payment.

WHEN CAN I ENROLL?

You may enroll during any scheduled enrollment period or within 31 days of the date you have a change in family status.

WHEN DOES THIS INSURANCE BEGIN?

Insurance will become effective in accordance with the terms of the certificate (usually the first day of the month following the date you elect coverage).

You must be actively at work with your employer on the day your coverage takes effect. Your spouse and child(ren) must be performing normal activities and not be confined (at home or in a hospital/care facility).

WHEN DOES THIS INSURANCE END?

This insurance will end when you or your dependent(s) no longer satisfy the applicable eligibility conditions, premium is unpaid, you are no longer actively working, you leave your employer, or the coverage is no longer offered.

CAN I KEEP THIS INSURANCE IF I LEAVE MY EMPLOYER OR AM NO LONGER A MEMBER OF THIS GROUP?

Yes, you can take this coverage with you. Coverage may be continued for you and your dependent(s) under an individual conversion certificate. Your spouse may also continue insurance in certain circumstances. The specific terms and qualifying events for conversion are described in the certificate.

¹Injury Facts. National Safety Council. 2015 Edition. P. 37. Web. 30 June 2017.

³Rates and/or benefits may be changed.

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This Benefit Highlights document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. **Benefits are subject to state availability. Policy terms and conditions vary by state.** Complete details including the provisions, terms, conditions, limitations and exclusions are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. The Hartford compensates both internal and external producers, as well as others, for the sale and service of our products. For additional information regarding Hartford's compensation practices, please review our website <http://thehartford.com/group-benefits-producer-compensation>. Accidental Death & Dismemberment Form Series includes GBD-1000, GBD-1300, or state equivalent.

LIMITATIONS & EXCLUSIONS



This insurance coverage includes certain limitations and exclusions. The certificate details all provisions, limitations, and exclusions for this insurance coverage. A copy of the certificate can be obtained from your employer.

GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

GENERAL LIMITATIONS AND EXCLUSIONS

- The amount of coverage may be reduced at certain ages for you and your spouse.
- This insurance does not cover losses caused by:
 - 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
 - Injury sustained on aircraft in certain circumstances
 - Taking prescription or illegal drugs unless prescribed by or administered by a licensed physician
 - Injury sustained while riding, driving, or testing any motor vehicle for racing
 - Injury sustained while committing or attempting to commit a felony
 - Injury sustained while driving while intoxicated
 - You and your dependent(s) must be citizens or legal residents of the United States, its territories and protectorates.

DEPENDENT LIMITATIONS AND EXCLUSIONS

- Coverage may only be elected for dependent(s) when you elect and are approved for coverage for yourself.
- Coverage may not be elected for a dependent who has employee coverage under this certificate.
- Child(ren) may only be covered as a dependent of one employee.

THIS IS LIMITED ACCIDENT ONLY COVERAGE

DEFINITIONS

- Loss means, with regard to hands and feet, actual severance through or above wrist or ankle joints; with regard to sight, speech or hearing, entire and irrecoverable loss thereof; with regard to thumb and index finger, actual severance through or above the metacarpophalangeal joints; with regard to movement, complete and irreversible paralysis of such limbs.
- Injury means bodily injury resulting directly from an accident, independent of all other causes, which occurs while you or your dependent(s) have coverage.

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ADDITIONAL SERVICES



Prosper Independent School District

If you are enrolled in insurance coverage with The Hartford, you may also be eligible to receive additional services at no cost to you. These services help with challenges that come before and after a claim. Be sure to read the information provided below; The Hartford wants to be there when you need us.

SERVICES AVAILABLE

COVERAGE ENROLLED IN	ADDITIONAL SERVICES AVAILABLE
Accidental Death and Dismemberment	Beneficiary Assist [®] Counseling Services Travel Assistance Services with ID Theft Protection and Assistance

ASKED & ANSWERED

WHAT IS BENEFICIARY ASSIST COUNSELING SERVICES?

Beneficiary Assist^{®2} Counseling Services offers compassionate expertise to help you or your beneficiaries (those you name in your policy) cope with emotional, financial and legal issues that arise after a loss. Includes unlimited phone contact with a counselor, attorney or financial planner for up to a year, and five face-to-face sessions.

For more information on Beneficiary Assist[®] Counseling Services, call 1-800-411-7239.

WHAT IS TRAVEL ASSISTANCE SERVICES WITH ID THEFT PROTECTION AND ASSISTANCE?

Travel Assistance Services with ID Theft Protection and Assistance⁶ includes pre-trip information to help you feel more secure while traveling. It can also help you access medical professionals across the globe for medical assistance when traveling 100+ miles away from home for 90 days or less when unexpected detours arise. The ID theft services are available to you and your family at home or when you travel.

For more information on Travel Assistance Services or ID Theft Services:

Call from United States: 1-800-243-6108

Call collect from other locations: 202-828-5885

Fax: 202-331-1528

Email: idtheft@europassistance-usa.com

Travel Assistance Identification Number: **GLD-09012**

You'll be asked to provide your employer's name, a phone number where you can be reached, nature of the problem, Travel Assistance Identification Number, and your company policy number which can be obtained through your Human Resources/Personnel department.

If you have a serious medical emergency, please obtain emergency medical services first, and then contact Europ Assistance USA for follow-up.

²Beneficiary Assist[®] services are offered through The Hartford by ComPsych[®]. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

⁵Travel Assistance and Identity Theft services are provided by Generali Global Assistance, Inc. Generali Global Assistance, Inc. is not affiliated with The Hartford and is not a provider of insurance services. Generali Global Assistance, Inc. may modify or terminate all or any part of the service at any time without prior notice. None of the benefits provided to you by Generali Global Assistance, Inc. as a part of the Travel Assistance and Identity Theft service are insurance. The flyer, the Travel Assistance and Identity Theft service Terms and Conditions of Use, and the Identity Theft Resolution Kit constitute your benefit materials and contain the terms, conditions, and limitations relating to your benefits. These services may not be used for business or commercial purposes or by any person other than the individual insured under The Hartford's group insurance policy. The Hartford is not responsible and assumes no liability for the goods and services described in these materials and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

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This Benefit Highlights Sheet is an overview of the non-insurance services being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the services as actually provided. Only the Service Provider can fully describe all of the provisions, terms, conditions, limitations and exclusions of your non-insurance service coverage.

Premium Worksheet



Rates and/or benefits can change. Rates are based on the employee's age and increase as you enter each new age category.

SUPPLEMENTAL ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE								
Monthly Premium Amount (Cost per Pay Period – 12/Year)								
Benefit Amount	Employee Only	Employee & Family	Benefit Amount	Employee Only	Employee & Family	Benefit Amount	Employee Only	Employee & Family
\$10,000	\$0.20	\$0.40	\$180,000	\$3.60	\$7.20	\$350,000	\$7.00	\$14.00
\$20,000	\$0.40	\$0.80	\$190,000	\$3.80	\$7.60	\$360,000	\$7.20	\$14.40
\$30,000	\$0.60	\$1.20	\$200,000	\$4.00	\$8.00	\$370,000	\$7.40	\$14.80
\$40,000	\$0.80	\$1.60	\$210,000	\$4.20	\$8.40	\$380,000	\$7.60	\$15.20
\$50,000	\$1.00	\$2.00	\$220,000	\$4.40	\$8.80	\$390,000	\$7.80	\$15.60
\$60,000	\$1.20	\$2.40	\$230,000	\$4.60	\$9.20	\$400,000	\$8.00	\$16.00
\$70,000	\$1.40	\$2.80	\$240,000	\$4.80	\$9.60	\$410,000	\$8.20	\$16.40
\$80,000	\$1.60	\$3.20	\$250,000	\$5.00	\$10.00	\$420,000	\$8.40	\$16.80
\$90,000	\$1.80	\$3.60	\$260,000	\$5.20	\$10.40	\$430,000	\$8.60	\$17.20
\$100,000	\$2.00	\$4.00	\$270,000	\$5.40	\$10.80	\$440,000	\$8.80	\$17.60
\$110,000	\$2.20	\$4.40	\$280,000	\$5.60	\$11.20	\$450,000	\$9.00	\$18.00
\$120,000	\$2.40	\$4.80	\$290,000	\$5.80	\$11.60	\$460,000	\$9.20	\$18.40
\$130,000	\$2.60	\$5.20	\$300,000	\$6.00	\$12.00	\$470,000	\$9.40	\$18.80
\$140,000	\$2.80	\$5.60	\$310,000	\$6.20	\$12.40	\$480,000	\$9.60	\$19.20
\$150,000	\$3.00	\$6.00	\$320,000	\$6.40	\$12.80	\$490,000	\$9.80	\$19.60
\$160,000	\$3.20	\$6.40	\$330,000	\$6.60	\$13.20	\$500,000	\$10.00	\$20.00
\$170,000	\$3.40	\$6.80	\$340,000	\$6.80	\$13.60			

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