



LIFE & ACCIDENT INSURANCE FOR BUSINESSES WITH 4-49 EMPLOYEES

Our experience and insights in the small business market have helped us develop solutions tailored to meet the unique needs of employers with less than 50 employees. Let The Hartford help you serve your small business customers and grow your business in this market.

POLICY PROVISIONS	BASIC LIFE (4-9 employees)	SUPPLEMENTAL LIFE (4-9 employees)	BASIC LIFE (10-49 employees)	SUPPLEMENTAL LIFE (10-49 employees)
MAXIMUM AMOUNTS	Employer selects one of following plans: <ul style="list-style-type: none"> • 1 times salary up to \$50,000 • Flat Benefit amounts up to \$50,000 	Voluntary - Employer selects one of following plans: <ul style="list-style-type: none"> • 1, 2, or 3 times basic salary (chosen by employee) to \$100,000 maximum • Increments of \$25,000 (chosen by employee) to \$100,000 	<ul style="list-style-type: none"> • Flat Benefit in increments of \$10,000 and \$25,000 up to \$200,000 • 1, 1.5, 2, 2.5 or 3 times salary in increments of \$10,000 or \$25,000 up to \$350,000 	Voluntary - Employer selects one of following plans: <ul style="list-style-type: none"> • 1 to 3 times basic annual earnings (rounded to the next higher), or • Increments of \$10,000 with earnings cap of 3 times annual earnings up to \$350,000
GUARANTEED ISSUE	Equal to the benefit amount	Voluntary: \$25,000	<ul style="list-style-type: none"> • 10-24 lives: \$100,000 • 25-49 Lives: \$200,000 	Voluntary: Up to \$100,000
EMPLOYER CONTRIBUTION/PARTICIPATION	100% employer contribution; 100% employee participation	Voluntary (100% employee paid) Minimum of 4 enrolled employees	100% employer contribution; 100% employee participation	Voluntary (100% employee paid) <ul style="list-style-type: none"> • 10-24 lives: Minimum of 40% participation • 25-49 lives: Minimum of 10 enrolled employees
PREMIUM WAIVER	Included; to age 65 if disabled prior to age 60		Included; to age 65 if disabled prior to age 60	
ACCELERATED BENEFIT (LIVING BENEFIT OPTION)	Included		Included	
DEPENDENT COVERAGE	<ul style="list-style-type: none"> • Spouse: \$2,500, \$5,000, or \$10,000 • Children: \$1,000, or \$2,500 	<ul style="list-style-type: none"> • Spouse: \$5,000, \$10,000 • Children: \$2,500, or \$5,000 	<ul style="list-style-type: none"> • Spouse: \$2,000, \$2,500, \$5,000, or \$10,000 • Children: \$500, \$1,000, \$2,000, \$2,500, or \$5,000 	<ul style="list-style-type: none"> • Spouse: <ul style="list-style-type: none"> - Increments of \$5,000 up to \$25,000, \$50,000, or \$100,000 • Spouse GI: \$25,000 • Children: \$500, \$5,000 or \$10,000

POLICY PROVISIONS	BASIC LIFE (4-9 employees)	SUPPLEMENTAL LIFE (4-9 employees)	BASIC LIFE (10-49 employees)	SUPPLEMENTAL LIFE (10-49 employees)
ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)	Includes loss of life and partial losses*		Includes loss of life and partial losses* plus an enhanced benefits package**	
ELIGIBILITY	<ul style="list-style-type: none"> Active full-time employees (30-50 hours/week; default will be 30 hours/week) No retirees; no part-time employees or temporary or seasonal employees 		<ul style="list-style-type: none"> Active full-time employees (20-50 hours/week; default will be 30 hours/week) Active part-time employees (20-50 hours/week) No retirees; no temporary or seasonal employees 	
NUMBER OF CLASSES	One		Up to three	
RATE GUARANTEE	Rate guaranteed to 10/01 following effective date; guarantee period not less than 24 months or longer than 36 months		Up to three years	
DEFINITION OF EARNINGS	Standard: Regular annual rate of pay, not including commissions, bonuses, tips and tokens, overtime pay or any other fringe benefit or extra compensation (additional options are available)		Standard: Regular annual rate of pay, not including commissions, bonuses, tips and tokens, overtime pay or any other fringe benefit or extra compensation (additional options are available)	

OFFERED WITH VALUE-ADDED SERVICES BASIC AND SUPPLEMENTAL LIFE (4-49):

BENEFICIARY ASSIST®	Provided with The Hartford’s Group Life or Accident insurance policy, this counseling service offers professional help after a loss or terminal illness, to include: Legal advice, financial planning and emotional/grief counseling; up to five face-to-face sessions or equivalent professional time for one or a combination of available services. ¹
TRAVEL ASSIST	Toll-free 24/7 emergency assistance for employees, spouses and eligible dependents when traveling 100 miles or more from primary residence for 90 days or less. Services include pre-trip information, emergency medical assistance and emergency personal services. ²
IDENTITY THEFT PROTECTION & ASSISTANCE	The same Travel Assistance provider offers this service, which includes prevention and detection support as well as ID theft resolution guidance and assistance. Access to these services via the same provider’s toll-free number is available whether at home or traveling. ²
EVEREST FUNERAL PLANNING	Employees have access to: Online Planning tools, 24/7 assistance with all funeral planning needs, a detailed pricing comparison of local funeral homes, concierge services at or near the time of death, including cost negotiation, and claims payments in as little as 48 hours. ³
WORKFORCE SAFETY & ABSENCE MANAGEMENT	A consultative service available at no cost to employers that’s focused on reducing risks and absenteeism in the workplace. This includes access to a team of designated Loss Control Consultants who can offer guidance on topics such as safety practices and programs in the workplace, improving the return to work experience, or navigating the responsibilities under the ADA.

continued



- ***Partial losses Include:** • Speech, hearing, a hand, foot or eye, a thumb and index finger on either hand • Paralysis
- ***Additional Benefits:** • Seat Belt/Airbag • Repatriation benefits

****Enhanced benefits package:**

If the AD&D benefit is payable due to a covered injury, other than loss of life, the following are available:

- **Adaptive Home and Vehicle Benefit** – Pays for the actual one-time costs to make the insured person’s principal residence and/or private auto accessible.
- **Rehabilitation Benefit** – Pays for expenses incurred within two years of the date of the accident for rehabilitative training.

In addition, if the AD&D benefit is payable due to the death of an employee or covered spouse, the following are available:

- **Child Education Benefit** – A benefit is payable every year for up to four consecutive years for each dependent child who qualifies for a post secondary school.
- **Day Care Benefit** – A benefit is payable for each dependent child who is less than the stipulated age at the time of the insured person’s death and is, or will be, enrolled in a day care program.
- **Spouse Education Benefit** – A benefit is payable for expenses incurred by the surviving spouse for occupational training.

The Hartford’s Physician, Attorney, Statutory and Standalone AD&D plans have specialized provisions from those shown here. Please contact a Hartford representative to discuss solutions for these cases.

Contact your Small Business Sales Executive for more information at THEHARTFORD.COM/SBCONTACT.



Business Insurance
Employee Benefits
Auto
Home

Notes: As used in this guide, “Included” means the benefit/feature is part of the policy; “Available” indicates an optional benefit/feature.

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

¹ Beneficiary Assist® is offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

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