



Value. Convenience. Security.



With The Hartford's Voluntary Life coverage, you can offer your employees the option of affordable security, while enjoying easy plan administration.

We make it simple, with guaranteed issue coverage amounts and no high participation levels required. All you need is a minimum of one participant and three eligible lives, and you can provide quality Voluntary Life coverage to your employees.

Who is eligible to participate?

- Employees
- Spouses (including domestic partners where applicable)
- Unmarried dependent children (to age 21 or 25 if full-time students)

COVERAGE AMOUNTS

Employees	<ul style="list-style-type: none"> • Up to five times annual earnings, from \$10,000 to \$500,000 • At age 70, coverage is reduced by 50%
Physicians/Designated Senior Staff	Guaranteed issue amount up to \$150,000
All Other Staff	Guaranteed issue amount up to \$100,000
Spouses	<ul style="list-style-type: none"> • Not to exceed 50% of the employee's amount • Amounts from \$5,000 to \$250,000 • Guaranteed issue amount up to \$30,000
Dependent Children	<ul style="list-style-type: none"> • Guaranteed issue from \$2,500 to \$10,000 • Not to exceed 50% of the employee's amount

FEATURES ADD VALUE, NOT ADMINISTRATIVE BURDEN

Premium Waiver	Continues coverage for covered employee's lifetime if totally disabled prior to age 60; both employee and dependent coverage can continue under Premium Waiver.
Living Benefit Option	<ul style="list-style-type: none"> • Acceleration of death benefit portion (up to 80%) provides access for terminally ill employees or covered dependents. • Maximum \$500,000. No fee or administrative charge.
Portability	Employees may port up to \$250,000 at group rates, if employment terminates for any reason other than policy termination or normal retirement age. Spouse coverage portable up to \$50,000; dependent child coverage portable up to \$10,000. No evidence of good health required to port.
Conversion	Employee may convert coverage without evidence of good health if coverage terminates because employee is no longer eligible.
Age-Banded Rates	Five year age-banded rates.
Accidental Death and Dismemberment (AD&D)	Employers can elect AD&D coverage as a separate policy (see back for details).

24-hour Coverage for Home, Office or Travel.

You can add value to your employees' coverage choices without adding to your cost. With Voluntary Accidental Death & Dismemberment protection, your employees can elect 24-hour coverage, no matter where a covered accident occurs. And, we keep it simple for you – with a minimum of only one participant required to offer the plan to all employees. Plus, all coverage amounts are guaranteed issue – no medical underwriting required.

Who is eligible to participate?

- Employees
- Spouses (including domestic partners where applicable)
- Unmarried dependent children (to age 21 or 25 if full-time students)

COVERAGE AMOUNTS

Employees	Up to ten times annual earnings, from \$10,000 to \$500,000
Spouses	50% of the employee's principal sum if there are no children covered; 40% if there are covered children.
Children	15% of the employee's principal sum if no spouse coverage; 10% if spouse is covered

PLAN FEATURES ADD VALUE, NOT ADMINISTRATIVE BURDEN

Standard Plan

Child Education Benefit.*

- Coma Benefit.
- Day Care Benefit.*
- Exposure & Disappearance Benefit.
- Seat Belt Benefit.
- Spouse Education Benefit.*

* Available on plans with election of dependent coverage.

Enhanced Plan

Includes all Standard Plan options and adds:

- Adaptive Home and Vehicle Benefit.
- HIV Occupational Accident Benefit.
- Therapeutic Counseling.
- Conversion Privilege.
- Continuation of Medical Coverage Benefit.
- Double Indemnity on Common Carrier.

Plus: 18 other valuable options.

Accidental Death and Dismemberment benefits are payable in addition to any other insurance. Program applies in the event of covered injury, paralysis, or death resulting from a covered accident within 365 days.

Want more information? Just ask us.

As a leader in the industry, The Hartford's experience and benefits solutions help meet the needs of medical groups and their employees. We have been continuously committed to the medical group market with specialized group life and disability products since 1992. Contact us today, and let's get started. It's how smart benefit decisions begin.

Contact your professional benefits consultant or your local Hartford representative. Visit our website at THEHARTFORD.COM/MEDICALGROUPBENEFITS. Email us at MEDICALGROUPBENEFITS@THEHARTFORD.COM.

Prepare. Protect. Prevail. With The Hartford.®

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