



Supplemental Life and AD&D Insurance Benefit Highlights

Benefit Highlights Southern Orthopedic Associates	
What is supplemental life and AD&D insurance?	<ul style="list-style-type: none"> Supplemental life insurance pays a benefit if you die for any reason except those excluded in the certificate of insurance. Life insurance pays your beneficiary (please see below) a benefit if you die while you are covered. AD&D is insurance that pays an additional benefit if you are seriously injured or die due to a covered accident. You are automatically the beneficiary for any dependent coverage and for any AD&D losses other than life. <p>This highlight sheet is an overview of your supplemental life and AD&D insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p>
Am I eligible?	You are eligible if you are a full-time active employee who works at least 30 hours per week on a regularly scheduled basis, excluding on-call hours.
When can I enroll?	You can enroll within 31 days of the completion of your eligibility waiting period as stated in your group policy.
When is it effective?	Coverage goes into effect subject to the terms and conditions of the policy. You must be actively at work with your employer on the day your coverage takes effect.

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<p>Am I guaranteed coverage?</p>	<p>If you are newly eligible and elect an amount that exceeds the guaranteed issue amount of \$150,000 or 5 times your earnings, you will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you were previously eligible and are electing coverage for the first time or electing to increase your current coverage, you will need to provide evidence of insurability that is satisfactory to The Hartford before coverage can become effective.</p> <p>If you are newly eligible and elect an amount that exceeds the guaranteed issue amount of \$50,000, your spouse will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you were previously eligible and are electing coverage for the first time or electing to increase your spouse's current coverage, your spouse will need to provide evidence of insurability that is satisfactory to The Hartford before coverage can become effective.</p> <p>Your dependent child is guaranteed coverage up to \$10,000.</p> <p>If you do not enroll within 31 days of your first day of eligibility, you will be considered a late entrant. Typically, late entrants must show evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required.</p> <p>Evidence of insurability is not required for AD&D.</p>
<p>Why is it important that I enroll for this coverage?</p>	<p>If you would like to purchase supplemental coverage and do not enroll within 31 days of your first day of eligibility, you will be considered a late entrant. Typically, late entrants must provide evidence of insurability for all coverage amounts and in the event that additional requirements (exams or medical record retrieval) are necessary they may also be responsible for the associated cost.</p>
<p>I already have supplemental life and AD&D insurance coverage; do I have to do anything?</p>	<p>Your supplemental life and AD&D insurance coverage is now offered through The Hartford - your coverage and coverage for your eligible dependents will automatically transfer to The Hartford subject to the terms of the contract.</p> <p>If you are not changing the amount of your coverage, you do not have to do anything. If you want to increase your coverage for yourself and your dependents or add coverage for dependents, you may need to provide evidence of insurability and be approved by The Hartford to receive coverage. You may need to complete a personal health application. These are available from The Hartford or your employer.</p>
<p>How much supplemental life and AD&D insurance can I purchase?</p>	<p>You can purchase supplemental life and AD&D insurance in increments of \$10,000. The maximum amount you can purchase cannot be more than the lesser of 5 times your annual earnings or \$500,000. Earnings are as defined in The Hartford's contract with your employer.</p>
<p>Spouse Supplemental Life and AD&D Insurance</p>	<p>You may choose to purchase spouse supplemental life insurance coverage in increments of \$5,000, subject to a maximum amount of \$250,000. Coverage cannot exceed 50% of the amount of supplemental life and AD&D insurance that you purchase for yourself. This coverage is available only when you elect and are approved for coverage for yourself. You may not elect coverage for your spouse if they are in active full-time military service or is already covered as an employee under this policy.</p>

<p>Child(ren) Supplemental Life Insurance</p>	<p>You may choose to purchase child(ren) supplemental life insurance coverage of \$10,000, for each of your dependent children who are older than 2 weeks. For your dependent children age 2 weeks up to age 6 months, the amount of coverage is \$100. Coverage for your child is available only when you elect and are approved by The Hartford for coverage for yourself. You may not elect coverage for your child(ren) if they are in active full-time military service.</p> <ul style="list-style-type: none"> • Children must be unmarried and their age must be at least 2 weeks but not yet age 21 or age 25 if they are a full-time student or meet certain other conditions to be covered. • Unmarried children over age 21 may be covered if they are disabled and primarily dependent upon the employee for financial support. • Any child may only be covered as a dependent of one employee.
<p>What does AD&D insurance cover?</p>	<p>Accidental death and dismemberment insurance (AD&D) pays your beneficiary (please see below) a death benefit if you die due to a covered accident while you are insured. It also pays you a benefit for certain accidental injuries. The covered accident must occur while you are insured under this policy and the covered loss must occur within 365 days of the covered accident. The insurance pays:</p> <ul style="list-style-type: none"> • 100% of the amount of coverage you purchase in the event of accidental loss of life, two limbs, the sight of both eyes, one limb and the sight of one eye, speech and hearing in both ears, or quadriplegia. • 75% for paraplegia or triplegia (paralysis of 3 limbs). • One-half (50%) for accidental loss of one limb, sight of one eye, speech or hearing in both ears, or hemiplegia. • One-quarter (25%) for accidental loss of thumb and index finger of the same hand, or uniplegia. • 100% of the amount of coverage you purchase to a maximum of \$50,000 for covered losses for the seatbelt benefit. <p>Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage you purchase.</p> <p>The certificate of insurance includes definitions, a complete list of covered losses and other enhancements and benefits.</p>
<p>Can I purchase supplemental life and AD&D separately?</p>	<p>No, as shown on your enrollment form, supplemental life and AD&D are offered to you together.</p>
<p>Can the duration or amount of my benefit be reduced?</p>	<p>Yes. As described below within limitations and exclusions, your benefit may be reduced once you reach certain ages specified in The Hartford's contract with your employer.</p>

<p>What is the accelerated benefit?</p>	<p>If you are diagnosed as terminally ill with a 12 month life expectancy, you may be eligible to receive payment of a portion of your supplemental life insurance. This option is also available to your dependents. The remaining amount of your life insurance would be paid to your beneficiary when you die, as long as coverage is continued. This option does not apply to AD&D insurance.</p> <p>Receipt of accelerated benefits may be taxable. Seek assistance from your personal tax advisor for more information.</p>
<p>What happens to my supplemental life insurance if I become disabled?</p>	<p>If you become totally disabled before age 60 and your disability lasts for at least 6 months, your and your dependent's supplemental life insurance premium may be waived. The premium will be waived until normal retirement age as long as you remain disabled as defined in the contract. This option does not apply to AD&D insurance.</p>
<p>Can I keep my supplemental life insurance coverage if I leave my employer?</p>	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> • Continuing a portion of the group supplemental life insurance coverage for yourself and your dependents, if you leave your employer and go to another company. AD&D coverage can not be continued. <p>OR</p> <ul style="list-style-type: none"> • Converting a portion of your and your dependents' group supplemental life insurance to your and your dependents' own individual policy (policies). AD&D coverage can not be converted.
<p>What is a beneficiary?</p>	<p>Your beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are covered by the policy. You may designate or change a beneficiary by doing so in writing on a form satisfactory to us and filing the form with the employer. You are automatically the beneficiary for any dependent coverage and for any AD&D losses other than life.</p>

Limitations and Exclusions

As is standard with most term life insurance, this insurance coverage includes certain limitations and exclusions:

- The amount of your coverage may be reduced when you reach certain ages.
- Death by suicide (two years).
- AD&D insurance does not cover losses caused by or contributed 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;
 - taking prescription or illegal drugs unless prescribed for or administered by a licensed physician;
 - injury sustained while committing or attempting to commit a felony;
 - the injured person's intoxication.

Other exclusions may apply depending upon your coverage. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

This benefit highlights sheet is an overview of the general purposes of the supplemental life and AD&D insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the benefit highlights sheet and the policy, the terms of the insurance policy apply.