

**Basic Life and AD&D Insurance**



Benefit Fact Sheet for:	
<b>Elk Grove Unified School District</b>	
<b>Eligibility</b>	All active full time Certificated Management Members, Classified Management Members, Confidential Members & Supervisory Members.
<b>Coverage Effective Date</b>	Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than 7/1/2013 or first of the month coinciding with or next following your date of hire. You must be Actively at Work with your employer on the day your coverage takes effect.
<b>Benefit Amount</b>	\$150,000. Additionally, your Employer has elected matching AD&D Insurance as part of your coverage. Refer to the certificate of Insurance for further information.
<b>AD&amp;D Coverage</b>	<p>AD&amp;D provides benefits due to certain injuries or death from an accident. The covered injuries or death can occur up to 365 days after that accident. The insurance pays:</p> <ul style="list-style-type: none"> <li>• 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, or speech and hearing in both ears or quadriplegia.</li> <li>• 75% for paraplegia or triplegia (paralysis of three limbs).</li> <li>• One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia.</li> <li>• One-quarter (25%) for accidental loss of thumb and index finger of the same hand or uniplegia.</li> </ul> <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>
<b>Benefit Reductions</b>	Yes, benefits will be reduced by 35% at age 70, 50% at age 75 (of original amount). All coverage cancels at retirement.
<b>Conversion</b>	You have the option of converting your group Life coverage to your own individual policy (policies).
<b>Portability</b>	If you leave your employer, Portability is an option that allows you to continue your Life Insurance coverage. To be eligible, you must terminate your employment prior to Social Security Normal Retirement Age. This option allows you to continue all or a portion of your Life Insurance coverage under a separate Portability term policy. Portability is subject to a minimum of \$5,000 and a maximum of \$150,000 and does not include coverage for your dependents. To elect Portability, you must apply and pay the premium within 31 days of the termination of your Life Insurance. Evidence of Insurability will not be required.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies: Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

**Prepare Today.  
Help Protect Tomorrow.**

## Limitations and Exclusions

Exclusions may apply depending upon your coverage. Refer to your policy.

- AD&D Insurance does not cover losses caused by or contributed by:

<ul style="list-style-type: none"><li>• Sickness; disease; or any treatment for either;</li><li>• Any infection, except certain ones caused by an accidental cut or wound;</li><li>• Intentionally self-inflicted injury, suicide or suicide attempt;</li><li>• War or act of war, whether declared or not;</li></ul>	<ul style="list-style-type: none"><li>• Injury sustained while in the armed forces of any country or international authority;</li><li>• Taking prescription or illegal drugs unless prescribed for or administered by a licensed physician;</li><li>• Injury sustained while committing or attempting to commit a felony;</li><li>• The injured person's intoxication.</li></ul>
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This Benefit Fact Sheet is an overview of the 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 Fact Sheet and the Insurance policy, the terms of the Insurance policy apply.

**Additional Services**



Benefit Highlights

**Elk Grove Unified School District**

**Does my Life Insurance coverage include any additional services?**

Your Life coverage comes with value added services that help with challenges that come before and after a claim.

- **Funeral Planning and Concierge Services**<sup>1</sup> provides a suite of online tools to guide you through key decisions before a loss, including help comparing funeral-related costs. After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers—often resulting in significant financial savings.

For more information on Funeral Planning and Concierge Services  
Call 1-866-854-5429  
Or visit [www.everestfuneral.com/hartford](http://www.everestfuneral.com/hartford) Use Code: **HFEVLC**

- **EstateGuidance**<sup>®2</sup> **Will Services** helps you protect your family's future by creating a will online—backed by online support from licensed attorneys. Your will is customized and legally binding.

For more information on EstateGuidance<sup>®</sup> Will Services  
Visit [www.estateguidance.com/wills](http://www.estateguidance.com/wills) Use Code: **WILLHLF**

- **Beneficiary Assist**<sup>®2</sup> **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<sup>®</sup> Counseling Services  
Call 1-800-411-7239

- **Travel Assistance Services with ID Theft Protection and Assistance**<sup>3</sup> 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 1-800-243-6108  
Collect from other locations: 202-828-5885  
Fax: 202-331-1528  
Or email [idtheft@europassistance-usa.com](mailto: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.

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<p><b>Does my Accidental Death and Dismemberment coverage include any additional services?</b></p>	<p>Your AD&amp;D coverage comes with value added services that help with challenges that come before and after a claim.</p> <ul style="list-style-type: none"> <li> <p><b>Beneficiary Assist<sup>®2</sup> Counseling Services</b> 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.</p> <p>For more information on Beneficiary Assist<sup>®</sup> Counseling Services Call 1-800-411-7239</p> </li> <li> <p><b>Travel Assistance Services with ID Theft Protection and Assistance<sup>3</sup></b> 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.</p> <p>For more information on Travel Assistance Services or ID Theft Services Call 1-800-243-6108 Collect from other locations: 202-828-5885 Fax: 202-331-1528 Or email <a href="mailto:idtheft@europassistance-usa.com">idtheft@europassistance-usa.com</a></p> <p>Travel Assistance Identification Number: <b>GLD-09012</b></p> <p>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.</p> <p>If you have a serious medical emergency, please obtain emergency medical services first, and then contact Europ Assistance USA for follow-up.</p> </li> </ul>
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**Important Details**

<sup>1</sup> Funeral Planning and Concierge Services are offered through Everest Funeral Package, LLC (Everest). Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest ReGroup, Ltd., Everest Reinsurance Company or any of their affiliates.

<sup>2</sup> EstateGuidance<sup>®</sup> and Beneficiary Assist<sup>®</sup> services are provided through The Hartford by ComPsych<sup>®</sup>. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. A simple will does not cover credit shelter trust, printing or certain other features. These features are available at an additional cost to you.

<sup>3</sup> Travel Assistance and ID Theft Protection and Assistance are provided by Europ Assistance USA. Europ Assistance is not affiliated with The Hartford and is not a provider of insurance services.

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.