



Accidental Death and Dismemberment Insurance

designed exclusively for physician groups

- Employees choose the coverage amount — up to 10 times earnings
- Only one participant required³
- AD&D benefits are payable in addition to any other insurance

Help employees prepare for the unexpected

You can't always keep accidents from happening. But you can help limit the financial toll they take on your employees. Accidental Death and Dismemberment (AD&D) Insurance from The Hartford¹ provides insurance protection and pays benefits for injuries sustained in an accident when the covered loss occurs within one year of the accident. And because The Hartford has an industry leading level of expertise in meeting the unique needs of physician groups, you can feel confident that you'll be getting the best protection, at competitive rates, without all the administrative burden.

Flexible protection for employees and their families

- **100% of the amount of coverage** in the event of accidental loss of life, or movement of both upper and lower limbs, or the sight of both eyes, or two limbs, or one limb and the sight of one eye, or speech and hearing.
- **75% of the amount of coverage** in the event of loss of movement of both lower limbs, or movement of three limbs.
- **50% of the amount of coverage** in the event of accidental loss of one limb, or movement of limbs on one side, or sight of one eye, or speech or hearing.
- **25% of the amount of coverage** in the event of the loss of a thumb and index finger of the same hand, or loss of movement of one limb.

Additional features²

- Child Education Benefit*
- Coma Benefit
- Daycare Benefit*
- Therapeutic Counseling
- Spouse Education Benefit*
- Seat Belt Benefit
- Rehabilitation Benefit
- Total Disability Benefit
- Dependent Child Dismemberment Benefit*
- Adaptive Home and Vehicle Benefit

**Available with plans where dependent coverage is elected.*

Protection for families

Spouse coverage is 50% of the employee's principal sum if there are no children covered, and 40% if children are covered. Children's coverage is 15% of the employee's principal sum if there is no spouse covered, and 10% if there is spouse coverage.

Cost of Coverage

Monthly payroll deducted costs

- Employee coverage is \$0.05 per \$1,000 of coverage
- Family coverage is \$0.75 per \$1,000 of coverage

Who is eligible?

Active full-time employees, spouses (including domestic partners or civil union parties where applicable) and unmarried dependent children under age 19 (25 if full-time students) are eligible to participate.

Coverage can be converted

If coverage terminates because an employee is no longer eligible, coverage can be converted to a policy from The Hartford with no evidence of insurability required. There are limitations on the amount of coverage that can be converted.

Easy implementation

All you have to do to install your program quickly is complete just five easy steps:

1. Determine the effective date.
2. Choose the eligibility waiting period.
3. Set the eligibility hours per week requirement (minimum 20).
4. Define eligible classes.
5. Offer coverage to all eligible employees.

Your plan can be implemented with minimal administrative burden, and for as few as one participant.³ You can rely on The Hartford for additional support — from customized enrollment forms to assistance with enrollment meetings.

Note: Coverage amounts may not exceed 10 times the employee's basic annual earnings.

Total liability for one person for all losses due to the same accident is the principal sum.

At age 70, the principal sum reduces to 50%; at age 75 to 25%. Premiums do not reduce.

See your Certificate of Coverage for a list of exclusions.

Choose a specialist

Choose The Hartford

To learn more, contact your professional insurance advisor or sales representative at The Hartford today. Or call our physician group specialists at **1-800-693-8567**.

¹The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing company 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. Policies issued on group form series GBD-1100 A.1, et al., GBD-1200 A.1, et al. and GBD-1300 A.1., et al. The policies or their provisions may vary or be unavailable in some states. This brochure 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 brochure and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the policy issued to the policyholder. This program may vary and may not be available to residents of all states.

²All features may not be available in all states.

³Available for groups with three or more eligible employees. State exceptions may apply.