

## Outstanding Coverage Customized to Fit The Needs of You and Your Employees



### Accidental Death & Dismemberment

**Our Accidental Death & Dismemberment (AD&D) program provides economical, 24-hour, worldwide protection in the event of severe injury, paralysis or accidental death when traveling for business or pleasure. Plans are available on an employer-paid or voluntary basis. With an extensive array of options to choose from, and high coverage limits, you can utilize this flexibility to create an AD&D plan to truly meet the needs of your business.**

With comprehensive, flexible coverage and superior service, you can trust The Hartford<sup>1</sup> to protect your employees and their families.

#### **Receive the benefits without the burden.**

You get the right plan for your business, simple administration, and the confidence of knowing your policy is supported every day by the responsible, dependable service from The Hartford. The Hartford's AD&D program:

- Can be easily packaged with our life insurance and disability insurance plans for a full portfolio of group benefits, delivered by one carrier and serviced by one contact, or
- Can be sold as a stand alone program

#### **Our industry-leading enrollment services provide customization and greater value.**

The Hartford's dedicated professional team works with you to develop tailored enrollment strategies to drive greater participation, promote higher perceived value of your benefits program and minimize administrative workload for your staff. We provide:

- Personalized, easy-to-understand employee-focused communication and education tools
- On-site group meetings
- Post-enrollment census of employees' plan elections and payroll deductions
- Ongoing programs for re-enrollment campaigns and support of annual enrollment events

#### **Services important to you and your employees are available at no extra cost.**

Our people, processes and support are focused on making your job easier, your employees' lives better.

- Travel Assist – offers 24-hour emergency medical assistance to help protect against the unexpected while traveling and take the stress out of being away from home
- Beneficiary Assist – provides grief, financial and legal counseling services for family members who have suffered a loss

Accidents are the  
leading cause of  
death in the  
nation for people  
up to age 41.<sup>2</sup>



“About one in eight Americans is seriously injured in an accident each year. Accidents are one of the leading causes of death, along with heart-disease, cancer, stroke, and respiratory disease.”<sup>3</sup>

**Package options available:**

We can also recommend, with extensive expertise, different package options shaped to provide the comprehensive coverage you want for your employees and their families. Examples of recommended benefit packages would include:

- Family Package\*
- High Risk Package\*\*

Or, you can create your own customized package tailored to meet your needs employees.

**Standard Package Includes:**

- Loss of Life
- Loss of Speech
- Loss of Hearing
- Paralysis Benefit
- Loss of a Hand, Foot or an Eye
- Loss of Thumb and Index Finger on Either Hand

**Optional Benefits Includes:**

- Accelerated Benefit
- Accident Hospital Income
- Adaptive Home and Vehicle Benefit
- Anti-Inflation Benefit
- Bereavement Counseling Benefit\*
- Child Education Benefit
- Coma Benefit
- Common Carrier – Double Indemnity\*\*
- Common Disaster Benefit\*\*
- Continuation of Medical Coverage Benefit
- Conversion Privilege\*
- Critical Burn Benefit
- Day Care Benefit\*
- Dependent Child Dismemberment Benefit\*\*
- Extended Care Facility
- Extended Dependents Coverage
- War Risk Coverage\*
- Funeral Expense Benefit\*
- HIV Occupational Accident Benefit\*\*
- Loss of Use Benefit
- Newborn Coverage
- Newlywed Coverage
- Paralysis Benefit
- Permanent Total Disability
- Rehabilitation Benefit
- Repatriation Benefit
- Seat Belt & Air Bag\*\*
- Spouse Education Benefit
- Survivor Benefit
- Therapeutic Counseling Benefit
- Traumatic Brain Injury Benefit
- Waiver of Premium
- Felonious Assault

For more information about the complete range of options and services available with AD&D protection from The Hartford, contact your local representative or call 1-866-FOR-HART (1-866-367-4278), or check our Web site at <http://www.groupbenefits.thehartford.com>.



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<sup>2</sup> National Safety Council, June 7, 2007.

<sup>3</sup> National Safety Council, Accident Facts 2005.

**Expertise without equal.  
Benefits without burden.™**