

Exceptional coverage for life's exceptional circumstances.



Enhanced Life Coverage

You want to provide your employees with life coverage that's flexible enough to fit their needs in any circumstance. Especially if they ever fall into difficult times. A disability, for instance, or a terminal illness. Or just the need to help protect the youngest members of their family in a big way. Your group life contract with The Hartford¹ can help provide enhanced protection from the day coverage begins through the life of the policy. Take a look at our flexible designs and optional benefits, and match them with the needs of your business.

Seamless continuity of coverage.

An extensive range of options, AD&D and plan designs that enhance Life.

Under this provision, there's no waiting period for coverage for employees or dependents who were protected by your prior life policy. Regardless of their health. As long as they were covered the day before our policy's effective date, there's no deferral of protection.²

Easing the burden on the terminally ill.

Our Living Benefit Option lets terminally ill employees or covered dependents tap into their benefits to help defray the cost of treatment and other daily expenses. Or just to take a dream vacation. We authorize acceleration of up to 80 percent of the benefit to a maximum of \$500,000. And there's absolutely no fee or administrative charge to exercise this option. In addition, we offer:

- Three life expectancy duration options.
- A full remaining benefit payable at death.
- No minimum period of coverage requirement.
- No reduction of accelerated payments based on anticipated benefit reductions for age.

A premium waiver for disabled employees.

Ease the financial burden on disabled employees through your choice of premium waiver options:

- Waiver protection for those disabled after age 60.
- Premium waiver for dependents when an employee is disabled.
- No interruption in premium waiver elimination period for employees who attempt to return to work for up to five days.



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Portability that goes an extra mile.

If employees leave their jobs before normal retirement age, they can continue their Life coverage, with more freedom and flexibility:

- No EOI or initial coverage period required.
- Available on both basic and supplemental plans.
- Available to employees and their dependents.

AD&D can be part of the plan.

Add our Group Life AD&D coverage to cover employees for accident-related losses that happen within a year. This benefit also allows coverage for dependents.

Continuation protection: Life goes on for disabled employees.

When disabled working employees are insured by The Hartford's Disability policy, a continuation option is available for up to 12 months. It gives disabled employees an extra cushion of support.

Life and AD&D coverage, plus disability from The Hartford, are proven ways to help employees stay prepared for the unpredictable. Count on our flexible and diverse options to take care of their needs as conscientiously as you take care of your business. Contact your local representative, or call 1-866-FOR-HART (1-866-367-4278). Or visit our Web site at <http://www.groupbenefits.thehartford.com>.



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² Coverage under this provision continues until employee returns to work, on the date coverage would have terminated under the prior plan, or in 12 months, whichever comes first.