Group Benefits from The Hartford

Voluntary Accidental Death & Dismemberment Insurance

Benefit highlights for:

San Diego County Office of Education: FBC

What is voluntary accidental death & dismemberment insurance?	Voluntary accidental death & dismemberment insurance 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. • Death benefits are paid in addition to any life insurance benefits. • Voluntary accidental death & dismemberment insurance pays benefits for accidental loss of limbs, thumb and index finger, speech, hearing, and sight. • Voluntary accidental death & dismemberment insurance covers losses that occur away from work or at work. Benefits are paid regardless of any workers' compensation benefits you collect. This highlight sheet is an overview of your voluntary accidental death & dismemberment insurance.
What does voluntary accidental death & dismemberment insurance cover?	You may receive benefits due to certain losses or death from an accident. The covered losses or death can occur up to 365 days after that accident. The policy pays for: • 100% of the amount of coverage you purchase in the event of accidental loss of life, or speech and hearing in both ears. • One-half (50%) for accidental loss of one hand or foot, sight of one eye, or speech or hearing in both ears. • One-quarter (25%) for accidental loss of thumb and index finger of the same hand. Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage you purchase.
What optional benefits has my employer selected as part of my voluntary accidental death & dismemberment insurance?	• Child Education Benefit • Coma Benefit • Paralysis Benefit • Repatriation Benefit • Seat Belt & Air Bag
Am I eligible?	You are eligible if you are an active full time employee who works at least 20 hours per week on a regularly scheduled basis.
When can I enroll?	You can enroll during your scheduled enrollment period, within 31 days of the date you have a change in family status, or within 31 days of the completion of your eligibility waiting period as stated in your group policy.

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Prepare today.
Help protect tomorrow.

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.
How much voluntary accidental death & dismemberment insurance can I purchase?	You can purchase voluntary accidental death & dismemberment insurance in increments of $10,000. The maximum amount you can purchase cannot be more than $300,000. Amounts over $250,000 cannot be more than 10 times your annual earnings. Earnings are as defined in The Hartford's contract with your employer.
Does my coverage reduce as I get older?	Your benefits will reduce by 50% at age 70.
Do I have to provide medical information to receive coverage?	No medical information is required. You are guaranteed the amount of coverage that you select, subject to maximum amounts defined in your policy.
What is a beneficiary?	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 must select your beneficiary when you complete your enrollment application; your selection is legally binding. You are automatically the beneficiary for any dependent coverage and for any AD&D losses other than life.
Voluntary accidental death & dismemberment insurance for your dependents (includes domestic partner)	If you elect voluntary accidental death & dismemberment insurance for yourself, you may also choose voluntary accidental death & dismemberment insurance for your spouse and/or dependent child(ren). You may choose voluntary accidental death & dismemberment insurance for your spouse in the following amounts: • 60% of the amount you select for yourself if you do not have any child(ren) whom you cover under this voluntary accidental death & dismemberment insurance policy • 50% if you have child(ren) whom you cover under this voluntary accidental death & dismemberment insurance policy You may not elect coverage for your spouse if your spouse is already covered as an employee under this policy. You may choose guaranteed voluntary accidental death & dismemberment insurance for each child from live birth but not yet age 26 in the following amounts: • 20% of the amount you select for yourself if you do not have a spouse whom you cover under this voluntary accidental death & dismemberment insurance policy • 10% if you have a spouse whom you cover under this voluntary accidental death & dismemberment insurance policy

Important Details
As is standard with most insurance, this voluntary accidental death & dismemberment insurance coverage includes limitations and exclusions. voluntary accidental death & dismemberment 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 the terms of your policy and other requirements. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

This benefit highlight sheet is an overview of the general purposes of the voluntary accidental death & dismemberment 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 highlight sheet and the policy, the terms of the insurance policy apply.