

BASIC GROUP TERM LIFE and ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE BENEFIT HIGHLIGHTS



More than half of Americans (53%) expressed a heightened need for life insurance because of COVID-19.¹

OPTIMA PAYROLL PROCESSING SERVICES LLC

The group term Life and Accidental Death and Dismemberment (AD&D) insurance available through your employer gives extra protection that you and your family may need. Life and AD&D insurance offers financial protection by providing you coverage in case of an untimely death or an accident that destroys your income-earning ability. Life benefits are disbursed to your beneficiaries in a lump sum in the event of your death.



To learn more about Life and AD&D insurance, visit www.thehartford.com/employee-benefits/employees

COVERAGE INFORMATION

| APPLICANT | LIFE COVERAGE | AD&D COVERAGE |
|-----------|--|----------------|
| Employee | Benefit ² : \$10,000; \$15,000; \$25,000; \$50,000; \$100,000; or 2x Earnings to a maximum of \$200,000 | AD&D: Included |

AD&D BENEFITS – PERCENT OF COVERAGE AMOUNT PER ACCIDENT

Covered accidents or death can occur up to 365 days after the accident. The total benefit for all losses due to the same accident will not exceed 100% of your coverage amount.

| LOSS FROM ACCIDENT | COVERAGE |
|--|----------|
| Life | 100% |
| Both Hands or Both Feet or Sight of Both Eyes | 100% |
| One Hand and One Foot | 100% |
| Speech and Hearing in Both Ears | 100% |
| Either Hand or Foot and Sight of One Eye | 100% |
| Movement of Both Upper and Lower Limbs (Quadriplegia) | 100% |
| Movement of Both Lower Limbs (Paraplegia) | 75% |
| Movement of Three Limbs (Triplegia) | 75% |
| Movement of the Upper and Lower Limbs of One Side of the Body (Hemiplegia) | 50% |
| Either Hand or Foot | 50% |
| Sight of One Eye | 50% |
| Speech or Hearing in Both Ears | 50% |
| Movement of One Limb (Uniplegia) | 25% |
| Thumb and Index Finger of Either Hand | 25% |

ASKED & ANSWERED

WHO IS ELIGIBLE?

You are eligible if you are an active full time employee who works at least 30 hours per week on a regularly scheduled basis.

AM I GUARANTEED COVERAGE?

This insurance is guaranteed issue coverage - it is available without having to provide information about your health.

AD&D is available without having to provide information about your health.

²Your benefit will be reduced by 35% at age 65, 55% at age 70, 70% at age 75 and 80% at age 80. The reductions will be applied to the original amount.