

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

FOR BUSINESSES WITH 2-49 EMPLOYEES

Our experience and insights in the small business market have helped us develop solutions tailored to meet the unique needs of employers with fewer than 50 employees. Let The Hartford help you serve your small business customers and grow your business in this market.

With online quoting, we empower our partners to build plan designs based on the customer's needs. With real time proposal creation, you'll have the ability to view premium calculations and compare plan design alternatives instantly; allowing you to have a consultative conversation with your customers and effectively and efficiently manage your time.

POLICY PROVISIONS	BASIC LIFE (2-9 EMPLOYEES)	SUPPLEMENTAL LIFE (4-9 EMPLOYEES)	BASIC LIFE (10-49 EMPLOYEES)	SUPPLEMENTAL LIFE (10-49 EMPLOYEES)
Maximum Amounts	Employer selects one of the following plans: • 1x salary up to \$100,000 • Flat benefit amounts up to \$50,000	• Increments of \$25,000 (chosen by employee) up to \$100,000	• 10-49 lives: \$500,000	Employer selects one of the following Voluntary plans: • 1 to 5x basic annual earnings (rounded to the next higher), or • Increments of \$10,000 with earnings cap of 3 to 5x annual earnings up to: • 10-24 lives: \$350,000 • 25-49 lives: \$500,000
Guaranteed Issue	• Equal to the benefit amount	• Voluntary: \$100,000	• 10-24 lives: \$100,000 • 25-49 lives: \$200,000 ¹	• Voluntary: up to \$100,000
Employer Contribution/ Participation	• 100% employer contribution; 100% employee participation	• Voluntary (100% employee-paid) • Minimum of 4 enrolled employees	• 100% employer contribution; 100% employee participation	• Voluntary (100% employee-paid) • 10-24 lives: minimum of 4 enrolled lives • 25-49 lives: lesser of 25% or 10 enrolled lives
Waiver of Premium	Included*; to age 65 if disabled prior to age 60			
Accelerated Benefit (Living Benefit Option)	Included		Included	
Dependent Coverage	• Spouse: \$10,000 • Children: \$5,000	• Spouse: Increments of \$5,000 up to \$25,000 • Children: \$5,000	• Spouse: \$2,000, \$2,500, \$5,000 or \$10,000 • Children: \$500, \$1,000, \$2,000, \$2,500 or \$5,000	• Spouse: Increments of \$5,000 up to \$25,000, \$50,000 or \$100,000 • Spouse GI: \$25,000 • Children: \$500, \$5,000 or \$10,000
Accidental Death & Dismemberment (AD&D)	Includes loss of life and partial losses ²		Includes loss of life and partial losses ² plus an enhanced benefits package ³	
Eligibility	• Active full-time employees (30-50 hours/week; default will be 30 hours/week) • No retirees; no part-time employees, temporary or seasonal employees		• Active full-time employees (20-50 hours/week; default will be 30 hours/week) • Active part-time employees (20-50 hours/week) • No retirees; no temporary or seasonal employees	
Number of Classes	Up to three		Up to three	
Rate Guarantee	Two years		Two years	
Definition of Earnings	Standard: Regular annual rate of pay, not including commissions, bonuses, tips and tokens, overtime pay or any other fringe benefit or extra compensation (additional options are available*)		Standard: Regular annual rate of pay, not including commissions, bonuses, tips and tokens, overtime pay or any other fringe benefit or extra compensation (additional options are available)	

* As used in this guide, "Included" means the benefit/feature is part of the policy; "Available" indicates an optional benefit/feature.





These options are only available online.

WHEN QUOTING ONLINE, TAKE ADVANTAGE OF THE FOLLOWING FEATURES

Basic Life (2-9 Employees)

- Years in Business: Groups under 2 years in business
- Carve-outs permitted
- Number of Lives: Quoting 2 or 3 life groups

Supplemental Life (4-49 Employees)

- Years in Business: Groups under 2 years in business
- Ability to match in force rates for groups with 25+ lives

Basic Life (10-49 Employees)

- Years in Business: Groups under 2 years in business
- Carve-outs permitted

Learn more about the benefits of online quoting and get started today at www.TheHartford.com/group-benefits-producers/real-time-quoting



THE HARTFORD'S PHYSICIAN PLAN has specialized provisions from those shown here. Please contact a representative from The Hartford to discuss solutions for these cases.

OFFERED⁴ WITH THE HARTFORD LIFE ESSENTIALSSM

Beneficiary Assist® – This counseling service offers professional help after a loss or terminal illness, to include: Legal advice, financial planning and emotional/grief counseling; up to five face-to-face sessions⁵ or equivalent professional time for one or a combination of available services. Healthcare support services also available to those diagnosed as terminally ill and have exercised the accelerated benefit.

Travel Assistance Services – Toll-free, 24/7 emergency assistance for employees, spouses and eligible dependents when travelling 100 miles or more from primary residence for 90 days or less.

Identity Theft Services – Identity theft prevention and detection support as well as guidance and assistance should a theft occur.

Funeral Concierge – Employees have access to online planning tools, 24/7 assistance with all funeral planning needs, a detailed pricing comparison of local funeral homes, concierge services at or near the time of death, including cost negotiation, and claims payments in as little as 48 hours.

EstateGuidance® – This online will preparation service tool can help employees plan and protect their family's future. Create a simple, legally binding will online and receive online assistance from licensed attorneys.

Ability Assist® (Employee Assistance Program) – Professional counseling services and resources for employees, spouses (including domestic partners) and dependents.



For more information on these services, visit TheHartford.com/hle

Contact your small business sales executive for more information at TheHartford.com/sbcontact



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Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

¹ We will honor the existing Guaranteed Issue amount up to the plan Maximum Benefit amount. A current carrier booklet may be required at the time of implementation to honor any existing Guaranteed Issue amount.

² Partial losses include: Speech, hearing, a hand, foot or eye, a thumb and index finger on either hand, Paralysis; Additional Benefits: Seat Belt/Airbag, Repatriation

³ Enhanced benefits package: If the AD&D benefit is payable due to a covered injury, other than loss of life, the following are available:

• Adaptive Home and Vehicle Benefit – Pays for the actual one-time costs to make the insured person's principal residence and/or private auto accessible.

• Rehabilitation Benefit – Pays for expenses incurred within two years of the date of the accident for rehabilitative training.

In addition, if the AD&D benefit is payable due to the death of an employee or covered spouse, the following are available:

• Child Education Benefit: A benefit is payable every year for up to four consecutive years for each dependent child who qualifies for a post secondary school.

• Day Care Benefit: A benefit is payable for each dependent child who is less than the stipulated age at the time of the insured person's death and is, or will be, enrolled in a day care program.

• Spouse Education Benefit: A benefit is payable for expenses incurred by the surviving spouse for occupational training.

⁴ Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit www.TheHartford.com/employee-benefits/value-added-services for more information.

⁵ California residents are limited to three prepaid behavioral health counseling sessions in any six-month period. Except for acute emergencies and other special circumstances, additional sessions for California employees are available on a fee-for-service basis.