

# GROUP BASIC ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE BENEFIT HIGHLIGHTS



A preventable-injury-related death occurs every 3 minutes in the United States. On average, this means there are 19 deaths and 5,310 medically consulted injuries every hour.<sup>1</sup>

## GOVERNMENT INSURANCE NETWORK (GIN)

Group Basic Accidental Death & Dismemberment (AD&D) insurance pays your beneficiary a death benefit if you die due to a covered accident or pays you if you are unexpectedly injured in a covered accident. The benefits are paid in lump sum amounts to you (or your beneficiary), and can be used to pay for health care expenses not covered by your major medical insurance, out of pocket costs, funeral expenses, or however you choose. Accidental death benefits are paid in addition to any life insurance.



To learn more about AD&D insurance, visit [www.thehartford.com/employee-benefits/employees](http://www.thehartford.com/employee-benefits/employees)

## COVERAGE INFORMATION

APPLICANT	BASIC COVERAGE
Employee	Benefit <sup>2</sup> : 1x earnings Maximum: \$250,000

### 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 the highest applicable benefit amount, unless otherwise indicated within any loss from an Accident. If we pay a benefit and subsequently an additional loss is sustained by a Covered Person for which a higher benefit is payable as a result of the same Accident, we will pay any difference in the two amounts as an additional benefit amount.

LOSS FROM ACCIDENT	COVERAGE AMOUNT
Loss of Life	100%
Both Hands or Both Feet or Sight of Both Eyes	100%
One Hand and One Foot	100%
One Arm and One Leg	100%
Both Arms or Both Legs	100%
One Hand or One Foot	50%
One Arm or One Leg	50%
Sight of One Eye	50%
Speech or Hearing in Both Ears	50%
Thumb and Index Finger of Same Hand	25%

<sup>2</sup>Your benefit will be reduced by 35% at age 70; 50% at age 75; 70% at age 80. Reductions will be applied to the original amount.

## ASKED & ANSWERED

### WHO IS ELIGIBLE?

You are eligible if you are an active full time non-union firefighter or IAFF fire union employee of Elmhurst 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.

### WHEN CAN I ENROLL?

Your employer will automatically enroll you for this coverage. If you have not already done so, you must designate a beneficiary.

### WHEN DOES THIS INSURANCE BEGIN?

This insurance will become effective for you on the date you become eligible.

You must be actively at work with your employer on the day your coverage takes effect.

### WHEN DOES THIS INSURANCE END?

This insurance will end when you no longer satisfy the applicable eligibility conditions, premium is unpaid, you are no longer actively working, you leave your employer, or the coverage is no longer offered.

<sup>1</sup>LIMRA, Facts About Life 2020: <https://www.limra.com/globalassets/limra/newsroom/fact-tank/fact-sheets/liam-facts-2020-final.pdf>, as viewed on October 14, 2020.

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5962c NS 03/23

# LIMITATIONS & EXCLUSIONS



This insurance coverage includes certain limitations and exclusions. The certificate details all provisions, limitations, and exclusions for this insurance coverage. A copy of the certificate can be obtained from your employer.

## ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

### GENERAL LIMITATIONS AND EXCLUSIONS

No benefits are payable under the Policy for any Accident, injury or loss that results from, is caused by, is contributed to by:

- suicide or attempted suicide, whether sane or insane, or intentional self-infliction;
- voluntary intoxication (as defined by the law of the jurisdiction in which the Injury or loss occurred) or while under the influence of any narcotic, drug or controlled substance unless administered by or taken according to the instruction of a Physician or Medical Professional;
- voluntary intoxication through use of poison, gas or fumes, whether by ingestion, injection, inhalation or absorption;
- voluntary commission of or attempt to commit a felony;
- incarceration or imprisonment following conviction for a crime;
- travel in or descent from any vehicle or device for aviation or aerial navigation, except:
  - as a fare-paying passenger in a commercial aircraft (other than a charter airline) that flies at a level no higher than the Earth's stratosphere on a regularly scheduled passenger flight; or
  - while traveling on business of the Policyholder;
- travel in or descent from any vehicle or device for aviation or aerial navigation:
  - as a pilot, student pilot or crewmember;
  - as a flight instructor or examiner;
  - owned, operated or leased by or on behalf of the Policyholder or any employer or organization whose employees or members are covered under the Policy;
- riding in or on any motor vehicle or aircraft engaged in acrobatic tricks/stunts (for motor vehicles), acrobatic/stunt flying (for aircraft), endurance tests, off-road activities (for motor vehicles), or racing;
- participation in any organized sport in a professional or semi-professional capacity for which the Covered Person receives remuneration or payment;
- participation in abseiling, base jumping, Bossaball, bouldering, bungee jumping, cave diving, cliff jumping, free climbing, freediving, freerunning, hang gliding, ice climbing, Jai Alai, jet powered flight, kite surfing, kiteboarding, lugging, missed climbing, mountain biking, mountain boarding, mountain climbing, mountaineering, parachuting, paragliding, parakiting, paramotoring, parasailing, Parkour, proximity flying, rock climbing, sail gliding, sandboarding, scuba diving, sepak takraw, slacklining, ski jumping, skydiving, sky surfing, speed flying, speed riding, train surfing, tricking, wingsuit flying, or other similar extreme sports or high risk activities;
- active duty service or training in the military (naval force, air force or National Guard/Reserves or equivalent) for service/training extending beyond 31 days of any state, country or international organization, unless specifically allowed by a provision of this Certificate; or
- involvement in any declared or undeclared war or act of war (not including acts of terrorism), while serving in the military or an auxiliary unit attached to the military or working in an area of war whether voluntarily or as required by an employer
- use of illegal fireworks (as defined by the law of the jurisdiction in which the Injury or loss occurred) or the use of any legal fireworks when not following the manufacturer's lighting instructions

Exclusions may vary by state and by policyholder. Refer to your Certificate for information on what exclusions apply to you.

### THIS IS LIMITED ACCIDENT ONLY COVERAGE

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