



Income Protection

Basic Life and AD&D Insurance

Benefit Fact Sheet for: Staff Leasing Inc.	
Eligibility	You are eligible if you are an active full time Employee who works at least 30 hours per week on a regularly scheduled basis.
Coverage Effective Date	Coverage goes into effect subject to the terms and conditions of the policy. Benefits will be effective 8/1/2009 or the first of the month following 30 days of employment, whichever is later. You must be Actively at Work with your employer on the day your coverage takes effect.
Benefit Amount	\$10,000, 25,000,\$50,000. Basic Life and AD&D Insurance benefit amounts may be subject to Monthly Employee contributions. Please check with your employer for further details.
AD&D Coverage	<p>AD&D provides benefits due to certain injuries or death from an accident. The covered injuries or death can occur up to 365 days after that accident. The Insurance pays:</p> <ul style="list-style-type: none"> • 100% of the amount of coverage you purchase in the event of accidental loss of life, two limbs, the sight of both eyes, one limb and the sight of one eye, or speech and hearing in both ears or quadriplegia. • 75% for paraplegia or triplegia (paralysis of three limbs). • One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia. • One-quarter (25%) for accidental loss of thumb and index finger of the same hand or uniplegia. <p>Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage you purchase.</p>
Benefit Reductions	Your benefits will be reduced by 35% at age 65 and by 50% of the original amount at age 70. All coverage cancels at retirement.
Conversion	You have the option of converting your group Life coverage to your own individual policy (policies).

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Living Benefits Option	If you are diagnosed as having a terminal illness with a 12 month life expectancy, the Living Benefits Option allows you to receive an accelerated payment of a portion of your life Insurance. The option is available to individuals with at least \$10,000 in group coverage from The Hartford and is subject to a maximum age limit of 70. You may request a minimum accelerated payment of \$3,000 up to a maximum of 80% of your coverage not to exceed \$250,000. Funds are paid directly to you, with no policy restrictions on how you use them. The remaining benefit is then payable to your beneficiary.
Waiver of Premium	This provision applies if you become totally disabled before 60 and your disability lasts for at least 9 months. You must provide proof of your condition within one year of your last day of work and once we approve, your coverage will continue without payment of premium up to Social Security Normal Retirement Age, as long as you remain totally disabled. The premium for your dependent's coverage will also be waived if you are disabled and approved for waiver of premium. Coverage for your dependents will end if the policy terminates. Payment of premium is required until waiver is approved by The Hartford.

Limitations and Exclusions

Exclusions may apply depending upon your coverage. Refer to your policy.

- AD&D Insurance does not cover losses caused by or contributed by:

<ul style="list-style-type: none"> • 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; 	<ul style="list-style-type: none"> • 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.
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This Benefit Fact Sheet is an overview of the 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 Fact Sheet and the Insurance policy, the terms of the Insurance policy apply.

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