

VOLUNTARY 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

CITY OF ROSEBURG

The group term Life and Accidental Death and Dismemberment (AD&D) insurance available through your employer is a smart, affordable way to purchase the 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 thehartford.com/employee-benefits/employees

COVERAGE INFORMATION

APPLICANT	LIFE COVERAGE	AD&D COVERAGE
Employee	Benefit ² : Increments of \$10,000 Maximum: \$300,000	AD&D: Included
Spouse	Benefit ² : Increments of \$10,000. Maximum: the lesser of 100% of your supplemental coverage or \$250,000	AD&D: Included
Child(ren)	Benefit: \$10,000	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%

³Your supplemental benefit will be reduced by 65% at age 65, 45% at age 70, 30% at age 75, 20% at age 80, 15% at age 85, and 10% at age 90. Reductions will be applied to the reduced amount.

PREMIUMS

See the Life Premium Worksheet.³

ASKED & ANSWERED

WHO IS 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.

Your spouse and child(ren) are also eligible for coverage. Any child(ren) must be under age 26.

CAN I INSURE MY DOMESTIC OR CIVIL UNION PARTNER?

Yes. Any reference to "spouse" in this document includes your domestic partner, civil union partner or equivalent, as recognized and allowed by applicable law.

AM I GUARANTEED COVERAGE?

If you are newly eligible and elect an amount that exceeds the guaranteed issue amount of \$100,000, you will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you were previously eligible and are electing coverage for the first time or electing to increase your current coverage, you will need to provide evidence of insurability that is satisfactory to The Hartford before coverage can become effective.

If you are newly eligible and elect an amount that exceeds the guaranteed issue amount of \$40,000, your spouse will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you were previously eligible and are electing coverage for the first time or electing to increase your spouse's current coverage, your spouse will need to provide evidence of insurability that is satisfactory to The Hartford before coverage can become effective.

This insurance is guaranteed issue coverage – it is available without having to provide information about your child(ren)'s health.

AD&D is available without having to provide information about your or your family's health.

HOW DO I PAY FOR THIS INSURANCE?

Premiums will be automatically paid through payroll deduction, as authorized by you during the enrollment process. This ensures you don't have to worry about writing a check or missing a payment.

WHEN CAN I ENROLL?

You may enroll during any scheduled enrollment period within 31 days of the date you have a change in family status, or within 31 days of the completion of any eligibility waiting period established by your employer.

WHEN DOES THIS INSURANCE BEGIN?

The initial effective date of this coverage is 7/1/2022. Subject to any eligibility waiting period established by your employer, if you enroll for coverage prior to this date, insurance will become effective on this date. If you enroll for coverage after this date, insurance will become effective in accordance with the terms of the certificate (usually the first day of the month following the date you elect coverage).

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

Your spouse and child(ren) must be performing normal activities and not be confined (at home or in a hospital/care facility), unless already insured with the prior carrier.

WHEN DOES THIS INSURANCE END?

This insurance will end when you (or your dependent(s)) no longer satisfy the applicable eligibility conditions, premium is unpaid, or the coverage is no longer offered.

CAN I KEEP THIS INSURANCE IF I LEAVE MY EMPLOYER OR AM NO LONGER A MEMBER OF THIS GROUP?

Yes, you can take this life coverage with you. Coverage may be continued for you and your dependent(s) under a group portability certificate or an individual conversion life certificate. Your spouse may also continue insurance in certain circumstances. The specific terms and qualifying events for conversion and portability are described in the certificate. Conversion and portability are not available for AD&D coverage.

¹LIMRA, 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.

³Rates and/or benefits may be changed on a class basis. Rates are based on the age of the insured person and increase on the policy anniversary date on or following your birthday as you enter each new age category.

The Buck's Got Your Back[®]

The Hartford[®] is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company. Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This Benefit Highlights document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability. © 2020 The Hartford.

The Hartford compensates both internal and external producers, as well as others, for the sale and service of our products. For additional information regarding The Hartford's compensation practices, please review our website <http://thehartford.com/group-benefits-producer-compensation>. Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

5962a and 5962b NS 07/21

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.

GROUP LIFE INSURANCE

GENERAL LIMITATIONS AND EXCLUSIONS

- Your basic benefit will be reduced by 65% at age 65, 45% at age 70, 30% at age 75, 20% at age 80, 15% at age 85, and 10% at age 90. Reductions will be applied to the reduced amount.
- Your supplemental benefit will be reduced by 65% at age 65, 45% at age 70, 30% at age 75, 20% at age 80, 15% at age 85, and 10% at age 90. Reductions will be applied to the reduced amount.
- A supplemental or voluntary life benefit will not be paid if death occurs by suicide within two years (or as allowed by state law) of purchasing this coverage.
- You and your dependent(s) must be citizens or legal residents of the United States, its territories and protectorates.

DEPENDENT LIMITATIONS AND EXCLUSIONS

- Coverage may only be elected for dependents when you elect and are approved for coverage for yourself.
- Coverage may not be elected for a dependent who has employee coverage under this certificate.
- Coverage may not be elected for a dependent who is in active full-time military service.
- Child(ren) may only be covered as a dependent of one employee.
- Infants may receive a reduced benefit prior to the age of six months.

5962a NS 05/21 Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

GENERAL LIMITATIONS AND EXCLUSIONS

- Your basic benefit will be reduced by 65% at age 65, 45% at age 70, 30% at age 75, 20% at age 80, 15% at age 85, and 10% at age 90. Reductions will be applied to the reduced amount.
- Your supplemental benefit will be reduced by 65% at age 65, 45% at age 70, 30% at age 75, 20% at age 80, 15% at age 85, and 10% at age 90. Reductions will be applied to the reduced amount.
- This insurance does not cover losses caused 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 by or administered by a licensed physician
 - Injury sustained while committing or attempting to commit a felony
 - Injury sustained while driving while intoxicated
- You and your dependent(s) must be citizens or legal residents of the United States, its territories and protectorates.

DEPENDENT LIMITATIONS AND EXCLUSIONS

- Coverage may only be elected for dependents when you elect and are approved for coverage for yourself.
- Coverage may not be elected for a dependent who has employee coverage under this certificate.
- Child(ren) may only be covered as a dependent of one employee.

DEFINITIONS

- Loss means, with regard to hands and feet, actual severance through or above wrist or ankle joints; with regard to sight, speech or hearing, entire and irrecoverable loss thereof; with regard to thumb and index finger, actual severance through or above the metacarpophalangeal joints; with regard to movement, complete and irreversible paralysis of such limbs.
- Injury means bodily injury resulting directly from an accident, independent of all other causes, which occurs while you or your dependent(s) have coverage.

5962c NS 05/21 Accident Form Series includes GBD-1000, GBD-1300, or state equivalent.

The Buck's Got Your Back®

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company. Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This Benefit Highlights document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability. © 2020 The Hartford.

Premium Worksheet



Rates and/or benefits may be changed on a class basis. Rates are based on the employee's age and increase as you enter each new age category.

SUPPLEMENTAL TERM LIFE INSURANCE												
Monthly Premium Amount (Cost per Pay Period – 12/Year)												
Benefit	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.90	\$0.85	\$0.97	\$1.10	\$1.92	\$2.97	\$4.72	\$7.40	\$10.38	\$16.81	\$33.35	\$68.67
\$20,000	\$1.80	\$1.70	\$1.94	\$2.20	\$3.84	\$5.94	\$9.44	\$14.80	\$20.76	\$33.62	\$66.70	\$137.34
\$30,000	\$2.70	\$2.55	\$2.91	\$3.30	\$5.76	\$8.91	\$14.16	\$22.20	\$31.14	\$50.43	\$100.05	\$206.01
\$40,000	\$3.60	\$3.40	\$3.88	\$4.40	\$7.68	\$11.88	\$18.88	\$29.60	\$41.52	\$67.24	\$133.40	\$274.68
\$50,000	\$4.50	\$4.25	\$4.85	\$5.50	\$9.60	\$14.85	\$23.60	\$37.00	\$51.90	\$84.05	\$166.75	\$343.35
\$60,000	\$5.40	\$5.10	\$5.82	\$6.60	\$11.52	\$17.82	\$28.32	\$44.40	\$62.28	\$100.86	\$200.10	\$412.02
\$70,000	\$6.30	\$5.95	\$6.79	\$7.70	\$13.44	\$20.79	\$33.04	\$51.80	\$72.66	\$117.67	\$233.45	\$480.69
\$80,000	\$7.20	\$6.80	\$7.76	\$8.80	\$15.36	\$23.76	\$37.76	\$59.20	\$83.04	\$134.48	\$266.80	\$549.36
\$90,000	\$8.10	\$7.65	\$8.73	\$9.90	\$17.28	\$26.73	\$42.48	\$66.60	\$93.42	\$151.29	\$300.15	\$618.03
\$100,000	\$9.00	\$8.50	\$9.70	\$11.00	\$19.20	\$29.70	\$47.20	\$74.00	\$103.80	\$168.10	\$333.50	\$686.70
\$110,000	\$9.90	\$9.35	\$10.67	\$12.10	\$21.12	\$32.67	\$51.92	\$81.40	\$114.18	\$184.91	\$366.85	\$755.37
\$120,000	\$10.80	\$10.20	\$11.64	\$13.20	\$23.04	\$35.64	\$56.64	\$88.80	\$124.56	\$201.72	\$400.20	\$824.04
\$130,000	\$11.70	\$11.05	\$12.61	\$14.30	\$24.96	\$38.61	\$61.36	\$96.20	\$134.94	\$218.53	\$433.55	\$892.71
\$140,000	\$12.60	\$11.90	\$13.58	\$15.40	\$26.88	\$41.58	\$66.08	\$103.60	\$145.32	\$235.34	\$466.90	\$961.38
\$150,000	\$13.50	\$12.75	\$14.55	\$16.50	\$28.80	\$44.55	\$70.80	\$111.00	\$155.70	\$252.15	\$500.25	\$1,030.05
\$160,000	\$14.40	\$13.60	\$15.52	\$17.60	\$30.72	\$47.52	\$75.52	\$118.40	\$166.08	\$268.96	\$533.60	\$1,098.72
\$170,000	\$15.30	\$14.45	\$16.49	\$18.70	\$32.64	\$50.49	\$80.24	\$125.80	\$176.46	\$285.77	\$566.95	\$1,167.39
\$180,000	\$16.20	\$15.30	\$17.46	\$19.80	\$34.56	\$53.46	\$84.96	\$133.20	\$186.84	\$302.58	\$600.30	\$1,236.06
\$190,000	\$17.10	\$16.15	\$18.43	\$20.90	\$36.48	\$56.43	\$89.68	\$140.60	\$197.22	\$319.39	\$633.65	\$1,304.73
\$200,000	\$18.00	\$17.00	\$19.40	\$22.00	\$38.40	\$59.40	\$94.40	\$148.00	\$207.60	\$336.20	\$667.00	\$1,373.40
\$210,000	\$18.90	\$17.85	\$20.37	\$23.10	\$40.32	\$62.37	\$99.12	\$155.40	\$217.98	\$353.01	\$700.35	\$1,442.07
\$220,000	\$19.80	\$18.70	\$21.34	\$24.20	\$42.24	\$65.34	\$103.84	\$162.80	\$228.36	\$369.82	\$733.70	\$1,510.74
\$230,000	\$20.70	\$19.55	\$22.31	\$25.30	\$44.16	\$68.31	\$108.56	\$170.20	\$238.74	\$386.63	\$767.05	\$1,579.41
\$240,000	\$21.60	\$20.40	\$23.28	\$26.40	\$46.08	\$71.28	\$113.28	\$177.60	\$249.12	\$403.44	\$800.40	\$1,648.08
\$250,000	\$22.50	\$21.25	\$24.25	\$27.50	\$48.00	\$74.25	\$118.00	\$185.00	\$259.50	\$420.25	\$833.75	\$1,716.75
\$260,000	\$23.40	\$22.10	\$25.22	\$28.60	\$49.92	\$77.22	\$122.72	\$192.40	\$269.88	\$437.06	\$867.10	\$1,785.42
\$270,000	\$24.30	\$22.95	\$26.19	\$29.70	\$51.84	\$80.19	\$127.44	\$199.80	\$280.26	\$453.87	\$900.45	\$1,854.09
\$280,000	\$25.20	\$23.80	\$27.16	\$30.80	\$53.76	\$83.16	\$132.16	\$207.20	\$290.64	\$470.68	\$933.80	\$1,922.76
\$290,000	\$26.10	\$24.65	\$28.13	\$31.90	\$55.68	\$86.13	\$136.88	\$214.60	\$301.02	\$487.49	\$967.15	\$1,991.43
\$300,000	\$27.00	\$25.50	\$29.10	\$33.00	\$57.60	\$89.10	\$141.60	\$222.00	\$311.40	\$504.30	\$1,000.50	\$2,060.10

SPOUSE/PARTNER SUPPLEMENTAL TERM LIFE INSURANCE												
Monthly Premium Amount (Cost per Pay Period – 12/Year)												
Benefit	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.90	\$0.85	\$0.97	\$1.10	\$1.92	\$2.97	\$4.72	\$7.40	\$10.38	\$16.81	\$33.35	\$68.67
\$20,000	\$1.80	\$1.70	\$1.94	\$2.20	\$3.84	\$5.94	\$9.44	\$14.80	\$20.76	\$33.62	\$66.70	\$137.34
\$30,000	\$2.70	\$2.55	\$2.91	\$3.30	\$5.76	\$8.91	\$14.16	\$22.20	\$31.14	\$50.43	\$100.05	\$206.01
\$40,000	\$3.60	\$3.40	\$3.88	\$4.40	\$7.68	\$11.88	\$18.88	\$29.60	\$41.52	\$67.24	\$133.40	\$274.68
\$50,000	\$4.50	\$4.25	\$4.85	\$5.50	\$9.60	\$14.85	\$23.60	\$37.00	\$51.90	\$84.05	\$166.75	\$343.35
\$60,000	\$5.40	\$5.10	\$5.82	\$6.60	\$11.52	\$17.82	\$28.32	\$44.40	\$62.28	\$100.86	\$200.10	\$412.02
\$70,000	\$6.30	\$5.95	\$6.79	\$7.70	\$13.44	\$20.79	\$33.04	\$51.80	\$72.66	\$117.67	\$233.45	\$480.69
\$80,000	\$7.20	\$6.80	\$7.76	\$8.80	\$15.36	\$23.76	\$37.76	\$59.20	\$83.04	\$134.48	\$266.80	\$549.36
\$90,000	\$8.10	\$7.65	\$8.73	\$9.90	\$17.28	\$26.73	\$42.48	\$66.60	\$93.42	\$151.29	\$300.15	\$618.03

\$100,000	\$9.00	\$8.50	\$9.70	\$11.00	\$19.20	\$29.70	\$47.20	\$74.00	\$103.80	\$168.10	\$333.50	\$686.70
\$110,000	\$9.90	\$9.35	\$10.67	\$12.10	\$21.12	\$32.67	\$51.92	\$81.40	\$114.18	\$184.91	\$366.85	\$755.37
\$120,000	\$10.80	\$10.20	\$11.64	\$13.20	\$23.04	\$35.64	\$56.64	\$88.80	\$124.56	\$201.72	\$400.20	\$824.04
\$130,000	\$11.70	\$11.05	\$12.61	\$14.30	\$24.96	\$38.61	\$61.36	\$96.20	\$134.94	\$218.53	\$433.55	\$892.71
\$140,000	\$12.60	\$11.90	\$13.58	\$15.40	\$26.88	\$41.58	\$66.08	\$103.60	\$145.32	\$235.34	\$466.90	\$961.38
\$150,000	\$13.50	\$12.75	\$14.55	\$16.50	\$28.80	\$44.55	\$70.80	\$111.00	\$155.70	\$252.15	\$500.25	\$1,030.05
\$160,000	\$14.40	\$13.60	\$15.52	\$17.60	\$30.72	\$47.52	\$75.52	\$118.40	\$166.08	\$268.96	\$533.60	\$1,098.72
\$170,000	\$15.30	\$14.45	\$16.49	\$18.70	\$32.64	\$50.49	\$80.24	\$125.80	\$176.46	\$285.77	\$566.95	\$1,167.39
\$180,000	\$16.20	\$15.30	\$17.46	\$19.80	\$34.56	\$53.46	\$84.96	\$133.20	\$186.84	\$302.58	\$600.30	\$1,236.06
\$190,000	\$17.10	\$16.15	\$18.43	\$20.90	\$36.48	\$56.43	\$89.68	\$140.60	\$197.22	\$319.39	\$633.65	\$1,304.73
\$200,000	\$18.00	\$17.00	\$19.40	\$22.00	\$38.40	\$59.40	\$94.40	\$148.00	\$207.60	\$336.20	\$667.00	\$1,373.40
\$210,000	\$18.90	\$17.85	\$20.37	\$23.10	\$40.32	\$62.37	\$99.12	\$155.40	\$217.98	\$353.01	\$700.35	\$1,442.07
\$220,000	\$19.80	\$18.70	\$21.34	\$24.20	\$42.24	\$65.34	\$103.84	\$162.80	\$228.36	\$369.82	\$733.70	\$1,510.74
\$230,000	\$20.70	\$19.55	\$22.31	\$25.30	\$44.16	\$68.31	\$108.56	\$170.20	\$238.74	\$386.63	\$767.05	\$1,579.41
\$240,000	\$21.60	\$20.40	\$23.28	\$26.40	\$46.08	\$71.28	\$113.28	\$177.60	\$249.12	\$403.44	\$800.40	\$1,648.08
\$250,000	\$22.50	\$21.25	\$24.25	\$27.50	\$48.00	\$74.25	\$118.00	\$185.00	\$259.50	\$420.25	\$833.75	\$1,716.75

CHILD(REN) SUPPLEMENTAL TERM LIFE INSURANCE	
Monthly Premium Amount (Cost per Pay Period – 12/Year)	
Benefit Amount	Cost For All Children
\$10,000	\$1.60

5962a NS 07/21 Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE							
Monthly Premium Amount (Cost per Pay Period – 12/Year)							
Benefit Amount	Premium Amount	Benefit Amount	Premium Amount	Benefit Amount	Premium Amount	Benefit Amount	Premium Amount
\$10,000	\$0.43	\$90,000	\$3.87	\$170,000	\$7.31	\$250,000	\$10.75
\$20,000	\$0.86	\$100,000	\$4.30	\$180,000	\$7.74	\$260,000	\$11.18
\$30,000	\$1.29	\$110,000	\$4.73	\$190,000	\$8.17	\$270,000	\$11.61
\$40,000	\$1.72	\$120,000	\$5.16	\$200,000	\$8.60	\$280,000	\$12.04
\$50,000	\$2.15	\$130,000	\$5.59	\$210,000	\$9.03	\$290,000	\$12.47
\$60,000	\$2.58	\$140,000	\$6.02	\$220,000	\$9.46	\$300,000	\$12.90
\$70,000	\$3.01	\$150,000	\$6.45	\$230,000	\$9.89		
\$80,000	\$3.44	\$160,000	\$6.88	\$240,000	\$10.32		

SPOUSE/PARTNER VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE							
Monthly Premium Amount (Cost per Pay Period – 12/Year)							
Benefit Amount	Premium Amount	Benefit Amount	Premium Amount	Benefit Amount	Premium Amount	Benefit Amount	Premium Amount
\$10,000	\$0.43	\$80,000	\$3.44	\$150,000	\$6.45	\$220,000	\$9.46
\$20,000	\$0.86	\$90,000	\$3.87	\$160,000	\$6.88	\$230,000	\$9.89
\$30,000	\$1.29	\$100,000	\$4.30	\$170,000	\$7.31	\$240,000	\$10.32
\$40,000	\$1.72	\$110,000	\$4.73	\$180,000	\$7.74	\$250,000	\$10.75
\$50,000	\$2.15	\$120,000	\$5.16	\$190,000	\$8.17		
\$60,000	\$2.58	\$130,000	\$5.59	\$200,000	\$8.60		
\$70,000	\$3.01	\$140,000	\$6.02	\$210,000	\$9.03		

CHILD(REN) VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE	
Monthly Premium Amount (Cost per Pay Period – 12/Year)	
Benefit Amount	Cost For All Children
\$10,000	\$0.60

5962a NS 07/21 Life Form Series includes GBD-1000, GBD-1100, or state equivalent.



TRAVEL ASSISTANCE & ID THEFT PROTECTION SERVICES

TRAVEL ASSISTANCE

If you are covered by your employer's group policy from The Hartford and you need pre-trip information, emergency medical assistance or personal assistance services while traveling, contact Generali Global Assistance.

Have a serious medical emergency? Please obtain emergency medical services first (contact the local "911"), and then contact Generali Global Assistance to alert them to your situation.

Call: **800-243-6108** | Fax: **202-331-1528**
Collect from other locations: **202-828-5885**

WHAT TO HAVE READY:

- Your employer's name
- Phone number where you can be reached
- Nature of the problem
- Travel Assistance Identification Number: **GLD-09012**
- Your Policy No. # GLT-885298
(Policy Number can be obtained through your Human Resources department.)

 Snap a photo with a mobile device to capture information above.

EVEN THE BEST PLANNED TRIPS CAN BE FULL OF SURPRISES

The best laid travel plans can go awry, leaving you vulnerable and, possibly, unable to communicate your needs. When the unexpected happens far from home, it's important to know whom to call for assistance.

If you are covered under a group policy with The Hartford, you and your family may have access to Travel Assistance Services provided by Generali Global Assistance.¹

With a local presence in 200 countries and territories around the world, and numerous 24/7 assistance centers, they are available to help you anytime, anywhere.

GOOD TO GO: MULTILINGUAL ASSISTANCE 24/7

Whether you're traveling for business or pleasure, Travel Assistance services are available when you're more than 100 miles from home for 90 days or less.^{2,3} As long as you contact Generali Global Assistance at the time of need, you could be approved for up to \$1 million in covered services.⁴

SERVICES FROM HERE TO THERE

Travel Assistance begins even before you embark, with pre-trip information, and continues throughout your trip. See the list of services in the chart on the back of this page.

IDENTITY THEFT ASSISTANCE – AT HOME AND WHILE TRAVELING

The 2019 Identity Fraud Study, released by Javelin Strategy & Research, found that 3.3 million identity fraud victims in 2018 were responsible for some of the liability of the fraud committed against them, nearly three times as many as in 2016. Moreover, these victims' out-of-pocket fraud costs more than doubled from 2016 to 2018 to \$1.7 billion.⁵ Generali Global Assistance helps protect you and your family from its consequences 24/7,² at home and when you travel. In addition to prevention education, this service provides advice and help with administrative tasks resulting from identity theft.

EMERGENCY MEDICAL ASSISTANCE³

- Medical referrals
- Medical monitoring
- Medical evacuation
- Repatriation
- Traveling companion assistance
- Dependent children assistance
- Visit by a family member or friend
- Emergency medical payments
- Return of mortal remains

PRE-TRIP INFORMATION

- Visa and passport requirements
- Inoculation and immunization requirements
- Foreign exchange rates
- Embassy and consular referrals

EMERGENCY PERSONAL SERVICES⁷

- Medication and eyeglass prescription assistance
- Emergency travel arrangements⁶
- Emergency cash⁶
- Locating lost items
- Bail advancement

IDENTITY THEFT ASSISTANCE

- Prevention Services
 - Education
 - Identity Theft Resolution Kit
- Detection Services
 - Fraud alert to three credit bureaus
- Resolution Guidance and Assistance
 - Credit information review
 - ID Theft Affidavit Assistance
 - Card replacement
- Personal Services
 - Translation
 - Emergency cash advance*

TO CONTACT IDENTITY THEFT ASSISTANCE

Call: **800-243-6108**
Listen for the Identity Theft option

Fax: **202-331-1528**

Collect from other locations:
202-828-5885

* Cash advance available when theft occurs 100 miles or more from your primary residence. Must be secured by a valid credit card.

Check with your benefits manager for more information on **Travel Assistance & ID Theft Protection**



Business Insurance
Employee Benefits
Auto
Home

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¹ Travel Assistance and Identity Theft services are provided by Generali Global Assistance (GGA). Generali Global Assistance is not affiliated with The Hartford. Generali Global Assistance may modify or terminate all or any part of the service at any time without prior notice. None of the benefits provided to you by Generali Global Assistance as a part of the Travel Assistance and Identity Theft service are insurance. This brochure, the Travel Assistance and Identity Theft service Terms and Conditions of Use, and the Identity Theft Resolution Kit constitute your benefit materials and contain the terms, conditions, and limitations relating to your benefits. These services may not be used for business or commercial purposes or by any person other than the individual insured under The Hartford's group insurance policy. The Hartford is not responsible and assumes no liability for the goods and services described in these materials and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit <https://www.TheHartford.com/employee-benefits/value-added-services> for more information.

² Coverage includes spouse (or domestic partner) and dependent children under age 26.

³ Services are available in every country of the world. Depending on the current political situation in the country to which you are traveling, GGA may experience difficulties providing assistance, which may result in delays or even the inability to render certain services. It is your responsibility to inquire, prior to departure, whether assistance service is available in the countries where you are traveling.

⁴ The Combined Single Limit (CSL), or amount of money available to the insured under the Travel Assistance Program, is \$1 million. One service or a combination of the services may exceed the CSL. The insured is responsible for payment of any expenses that exceed the CSL. Note: Certain Accidental Death and Dismemberment programs may offer different CSLs. Please consult with your Human Resources Manager for more details.

⁵ Insurance Information Institute, www.iii.org/fact-statistic/identity-theft-and-cybercrime, viewed on 7/6/2020.

⁶ You must be at least 100 miles from home and have available credit on a designated bank card. Emergency cash is charged as a cash advance, and emergency airline tickets are charged as a purchase to your credit card account and are all subject to that account's finance rates.

⁷ Generali Global Assistance provides the described personal services to you in an emergency, but you are personally responsible for the cost of air fare not approved as medically necessary by the attending physician; food, hotel and car expenses; and attorney fees. Emergency cash advances and bail advancement require your personal satisfactory guarantee of reimbursement provided through a valid credit card.

DISCLAIMER: Service Exclusions and Limitations: Generali Global Assistance (GGA) services are eligible for payment or reimbursement by GGA only if GGA was contacted at the time of the services and arranged and/or pre-approved the services. Certain terms, conditions and exclusions apply; for further information refer to the website listed or call GGA at the number provided.

GETTING SUPPORT SHOULD BE EASY

EXTRAS THAT SUPPORT AND ASSIST

For access over the phone,
simply call toll-free

800-96-HELPS
(800-964-3577)

Visit guidanceresources.com
to access hundreds of personal
health topics and resources for
child care, elder care, attorneys
or financial planners.

If you're a first-time user, click
on the **Register** tab.

1. In the Organization Web ID
field, enter: **HLF902**
2. In the Company Name field
at the bottom of
personalization page enter:
ABILI
3. After selecting "**Ability
Assist program**", create
your own confidential user
name and password.



Snap a photo with a mobile device
to capture information above.

For employees covered under a fully insured Group policy or Leave Management services with The Hartford.

Life presents complex challenges. If the unexpected happens, you should have simple solutions to help cope with the stress and life changes that may result. That's why The Hartford Ability Assist® Counseling Services, offered by ComPsych®,¹ can play such an important role. Our straightforward approach takes the complexity out of benefits when life throws you a curve.

COMPASSIONATE SOLUTIONS FOR COMMON CHALLENGES

From everyday issues like job pressures, relationships and retirement planning to highly impactful issues like grief, loss, or a disability, Ability Assist is your resource for professional support.

You and your family, including spouse and dependents can access Ability Assist at any time, as long as you are covered under a fully insured Group policy or Leave Management Services with The Hartford.

SERVICE FEATURES

The service includes up to three face-to-face emotional counseling sessions per occurrence per year. This means you and your family members won't have to share visits. You can each get counseling help for your own unique needs. Work-life services and counseling for your legal, financial, medical and benefit-related concerns are also available by phone.

ABILITY ASSIST COUNSELING SERVICES

Emotional or Work-Life Counseling

Helps address stress, relationship or other personal issues you or your dependents may face. It is staffed by GuidanceExpertsSM – highly trained master’s-level clinicians – who listen to concerns and quickly make referrals to in-person counseling or other valuable resources. Situations may include:

- Job pressures
- Relationship/marital conflicts
- Stress, anxiety and depression
- Work/school disagreements
- Substance abuse
- Child and elder care referral services

Financial Information and Resources

Provides unlimited telephonic support for the complicated financial decisions you or your dependents may face. Speak by phone with a Certified Public Accountant and Certified Financial Planners on a wide range of financial issues. Topics may include:

- Managing a budget
- Retirement
- Getting out of debt
- Tax questions
- Saving for college

Legal Support and Resources

Offers unlimited telephonic assistance if legal uncertainties arise. Talk to an attorney by phone about the issues that are important to you or your dependents. If you require representation, you’ll be referred to a qualified attorney in your area with a 25% reduction in customary legal fees thereafter. Topics may include:

- Debt and bankruptcy
- Guardianship
- Buying a home
- Power of attorney
- Divorce

Health and Benefit Services

HealthChampionSM is a service that supports you through all aspects of your health care issues.² HealthChampion is staffed by both administrative and clinical experts who understand the nuances of any given health care concern. Situations may include:

- One-on-one review of your health concerns
- Preparation for upcoming doctor’s visits/lab work/tests/surgeries
- Answers regarding diagnosis and treatment options
- Coordination with appropriate health care plan provider(s)
- An easy-to-understand explanation of your benefits—what’s covered and what’s not
- Cost estimation for covered/non-covered treatment
- Guidance on claims and billing issues
- Fee/payment plan negotiation

Check with your benefits manager for more information on **Ability Assist Counseling Services**



Business Insurance
Employee Benefits
Auto
Home

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² HealthChampion® specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment.

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