

**Basic Life and AD&D Insurance  
Basic Dependent Insurance**



**Benefit Highlights  
Leech Lake Band of Ojibwe**

<p><b>What is basic life and AD&amp;D and basic dependent insurance?</b></p>	<p>Your employer provides, at no cost to you, basic life and AD&amp;D insurance in an amount equal to \$30,000. You also have the option to purchase dependent basic life insurance. Life insurance pays your beneficiary (please see below) a benefit if you die while you are covered.</p> <p>This highlight sheet is an overview of your basic life and AD&amp;D insurance and basic dependent insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p>
<p><b>AD&amp;D Coverage</b></p>	<p>AD&amp;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"> <li>• 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.</li> <li>• 75% for paraplegia or triplegia (paralysis of three limbs).</li> <li>• One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia.</li> <li>• One-quarter (25%) for accidental loss of thumb and index finger of the same hand or uniplegia.</li> </ul> <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>
<p><b>Am I eligible?</b></p>	<p>You are eligible if you are an active full time employee who is in an eligible class, working the required number of hours.</p>
<p><b>When can I enroll?</b></p>	<p>As an eligible employee, you are automatically covered by basic life and AD&amp;D insurance. If you have not already done so, you must designate a beneficiary as described below.</p> <p>You can enroll in basic life insurance for your spouse and child(ren) during your scheduled enrollment period, within 31 days of the date you have a change in family status, or within 31 days of the completion of your eligibility waiting period as stated in your group policy.</p>
<p><b>When is it effective?</b></p>	<p>Coverage goes into effect subject to the terms and conditions of the policy. You must be actively at work with your employer on the day your coverage takes effect.</p>

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<b>Benefit Reductions</b>	Your benefit will reduce by 35% at age 65 and by 50% of the original amount at age 70. All coverage cancels at retirement.
<b>What is a beneficiary?</b>	Your beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are covered by the policy. You must select your beneficiary when you complete your enrollment application; your selection is legally binding.
<b>Dependent basic life insurance</b>	You may elect to purchase dependent basic life insurance in the amount of \$5,000 for your spouse and \$2,500 for each child.  No medical information is required. <ul style="list-style-type: none"> <li>• Child(ren) must be unmarried and their age must be at least 15 days but not yet age 19 or age 25 if they are a full-time student or meet certain other conditions to be covered.</li> <li>• Unmarried child(ren) over age 19 may be covered if they are disabled and primarily dependent upon the employee for financial support.</li> <li>• Child(ren) age 15 days to 6 months are limited to a reduced benefit of \$100.</li> </ul>
<b>Can I keep my life coverage if I leave my employer?</b>	Yes, subject to the contract, you have the option of: <ul style="list-style-type: none"> <li>• Converting your group life coverage to your own individual policy (policies).</li> <li>• Continuing your coverage through MN Continuation. See your employer for additional information regarding this option.</li> </ul>
<b>What is the living benefits option?</b>	If you are diagnosed as terminally ill with a 12 month life expectancy, you may be eligible to receive payment of a portion of your life insurance. The remaining amount of your life insurance would be paid to your beneficiary when you die.

### Important Details

As is standard with most term life insurance, this insurance coverage includes certain limitations and exclusions:

- the amount of your coverage may be reduced when you reach certain ages.

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

<ul style="list-style-type: none"> <li>• sickness; disease; or any treatment for either;</li> <li>• any infection, except certain ones caused by an accidental cut or wound;</li> <li>• intentionally self-inflicted injury, suicide or suicide attempt;</li> <li>• war or act of war, whether declared or not;</li> </ul>	<ul style="list-style-type: none"> <li>• injury sustained while in the armed forces of any country or international authority;</li> <li>• taking prescription or illegal drugs unless prescribed for or administered by a licensed physician;</li> <li>• injury sustained while committing or attempting to commit a felony;</li> <li>• the injured person's intoxication.</li> </ul>
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Other exclusions may apply depending upon your coverage. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

This benefit highlights 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 highlights sheet and the insurance policy, the terms of the insurance policy apply.