

GROUP BENEFITS

Basic Life and AD&D Insurance



Benefit Fact Sheet for:

**Colorado Seminary (University of Denver)**

<b>Eligibility</b>	You are eligible if you are an active Full Time Appointed employee who works at least 20 hours per week on a regularly scheduled basis.
<b>Coverage Effective Date</b>	Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than 7/1/2005 or Date of hire. You must be Actively at Work with your employer on the day your coverage takes effect.
<b>Benefit Amount</b>	Life Benefit: 1 times your Annual Earnings, rounded to the next higher \$1,000, to a maximum of \$50,000. AD&D Benefit: Flat \$10,000
<b>AD&amp;D Coverage</b>	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: <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> Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage you purchase.
<b>Benefit Reductions</b>	35% at age 65, 50% of the original amount at age 70, 70% of the original amount at age 75 and 80% of the original amount at age 80, rounded to the next higher \$500. All coverage cancels at retirement.
<b>Conversion</b>	You have the option of converting your group Life coverage to your own individual policy (policies).
<b>Portability</b>	If you leave your employer, Portability is an option that allows you to continue your Life Insurance coverage. To be eligible, you must terminate your employment prior to Social Security Normal Retirement Age. This option allows you to continue all or a portion of your Life Insurance coverage under a separate Portability term policy. Portability is subject to a minimum of \$5,000 and a maximum of \$50,000 and does not include coverage for your dependents. To elect Portability, you must apply and pay the premium within 31 days of the termination of your Life Insurance. Evidence of Insurability will not be required.

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Colorado Seminary (University of Denver)  
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**Prepare Today.  
Help Protect Tomorrow.**

## 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"><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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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.