



Voluntary Long Term Disability Insurance

Benefit Highlights County of Marin	
What is voluntary long term disability insurance?	Voluntary long term disability insurance pays you a portion of your earnings if you miss time at work because of a disabling illness or injury. This highlight sheet is an overview of your voluntary long term disability insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.
What is disability?	Disability is defined in The Hartford's contract with your employer. Typically, disability means that you cannot perform with reasonable continuity the essential duties necessary to pursue your usual occupation in the usual or customary way. Once you have been disabled for 24 months following the elimination period, you are unable to engage with reasonable continuity in any occupation.
Am I eligible?	You are eligible if you are an active full time employee who works at least 37.5/40 hours per week or an active half time employee who works at least 18.75/20 hours per week on a regularly scheduled basis excluding Deputy Probation Officers, Probation Managers, and Group Counselors.
How much coverage would I have?	You may purchase coverage that pays you a benefit of 60% of your earnings to a maximum monthly benefit of \$3,000 per month. This plan includes a minimum benefit of the greater of: 15% of the benefit based on monthly income loss before the deduction of other income benefits or \$100 per month. Earnings are defined as in The Hartford's contract with your employer.
When can I enroll?	You can enroll 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.
When is it effective?	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.
How long do I have to wait before I can receive my benefit?	You must be disabled for at least 90 days before you can receive a voluntary long term disability insurance benefit payment.

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<p>Are there other limitations to enrollment?</p>	<p>The guaranteed issue amount is the amount of insurance that you may elect without providing evidence of insurability.</p> <p>If you elect coverage during your scheduled enrollment period or if this is the first time you are eligible to elect coverage, evidence of insurability is not required.</p> <p>Outside your scheduled enrollment period and during a family status change period, evidence of insurability is required to elect coverage for the first time.</p>
<p>I already have voluntary long term disability insurance coverage through my employer; do I have to do anything?</p>	<p>If you take no action, your coverage will automatically continue with The Hartford subject to the terms of the contract.</p>
<p>Can the duration or amount of my benefit be reduced?</p>	<p>Yes. Your benefit duration may be reduced once you reach certain ages as specified in The Hartford's contract with your employer. In addition, as described below within the important details, your monthly long-term benefit may be reduced by other income you receive.</p>
<p>How long will my disability payments continue?</p>	<p>If you become disabled prior to age 63, benefits may continue for as long as you remain disabled or until the greater of your Social Security normal retirement age or 4 years. If your disability occurs at age 63 or above, the number of payments may reduce.</p>

Important Details

The following is an overview of your voluntary long term disability insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

Exclusions:

You cannot receive voluntary long term disability insurance benefit payments for disabilities that are caused or contributed to by:

- war or act of war (declared or not)
- the commission of, or attempt to commit a felony
- an intentionally self-inflicted injury
- any case where your being engaged in an illegal occupation was a contributing cause to your disability

You must be under the regular care of a physician to receive benefits.

Mental Illness, Alcoholism and Substance Abuse:

- You can receive benefit payments for long-term disabilities resulting from mental illness, alcoholism and substance abuse for a total of 24 months for all disability periods during your lifetime.
- Any period of time that you are confined in a hospital or other facility licensed to provide medical care for mental illness, alcoholism and substance abuse does not count toward the 24 months lifetime limit.

Pre-existing Conditions:

This policy will not provide coverage for any period of disability beginning within the first 12 months of the effective date of your coverage under this policy if the period of disability is caused by or substantially contributed to by a pre-existing condition or the medical or surgical treatment of a pre-existing condition. You have a pre-existing condition if:

- you received medical treatment, care or services for a diagnosed condition or took prescribed medication for a diagnosed condition in the 3 months immediately prior to the effective date of coverage under this policy; or
- you suffered from a physical or mental condition, whether diagnosed or undiagnosed, which was misrepresented or not disclosed in your application and
 - for which you received a physician's advice or treatment within 3 months before the date of your coverage under this policy; or
 - which caused symptoms within 3 months before the date of issue for which a prudent person would usually seek medical advice or treatment.

Your benefit payments will be reduced by other income you receive or are eligible to receive due to your disability, such as:

- Social Security disability insurance (please see next section for exceptions)
- workers' compensation
- other employer-based insurance coverage you may have
- unemployment benefits
- settlements or judgments for income loss
- retirement benefits that your employer fully or partially pays for (such as a pension plan)

Your benefit payments will not be reduced by certain kinds of other income, such as:

- retirement benefits if you were already receiving them before you became disabled
- retirement benefits that are funded by your after-tax contributions
- your personal savings, investments, IRAs or Keoghs
- profit-sharing
- most personal disability policies
- Social Security increases

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Basic Life Insurance

Benefit Highlights County of Marin	
What is basic life insurance?	<p>Your employer provides, at no cost to you, basic life insurance in an amount equal to \$10,000. 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 insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p>
Am I eligible?	<p>You are eligible if you are an active full time employee who works at least 37.5/40 hours per week or an active half time employee who works at least 18.75/20 hours per week on a regularly scheduled basis excluding Deputy Probation Officers, Probation Managers, and Group Counselors.</p>
When can I enroll?	<p>As an eligible employee, you are automatically covered by basic life insurance; you do not have to enroll. If you have not already done so, you must designate a beneficiary as described below.</p> <p>You can enroll 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>
When is it effective?	<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>
Benefit Reductions	<p>Your benefits will not reduce as you age.</p>
What is a beneficiary?	<p>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.</p>

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<p>Can I keep my life coverage if I leave my employer?</p>	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> • Converting your group life coverage to your own individual policy (policies).
<p>What is the Living Benefits Option?</p>	<p>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.</p>
<p>Do I still pay my life insurance premiums if I become disabled?</p>	<p>If you become totally disabled before age 60 and your disability lasts for at least 6 months, your life insurance premium may be waived. 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.</p>

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.
- death by suicide (two years).

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.

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Basic Accidental Death & Dismemberment Insurance

Benefit highlights for: County of Marin	
What is basic accidental death & dismemberment insurance?	<p>Basic accidental death & dismemberment insurance pays your beneficiary (please see below) a death benefit if you die due to a covered accident while you are insured. It also pays you a benefit for certain accidental injuries. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p> <ul style="list-style-type: none"> • Death benefits are paid in addition to any life insurance benefits. • Basic accidental death & dismemberment insurance pays benefits for accidental loss of limbs, thumb and index finger, speech, hearing, and sight. • Basic accidental death & dismemberment insurance covers losses that occur away from work or at work. Benefits are paid regardless of any workers' compensation benefits you collect. <p>This highlight sheet is an overview of your basic accidental death & dismemberment insurance.</p>
What does basic accidental death & dismemberment insurance cover?	<p>You may receive benefits due to certain losses or death from an accident. The covered losses or death can occur up to 365 days after that accident. The policy pays for:</p> <ul style="list-style-type: none"> • 100% of the amount of coverage you purchase in the event of accidental loss of life, or speech and hearing in both ears. • One-half (50%) for accidental loss of one hand or foot, sight of one eye, or speech or hearing in both ears. • One-quarter (25%) for accidental loss of thumb and index finger of the same hand. <p>Additionally, your employer may have elected optional/supplemental benefits as part of your AD&D coverage. Refer to the certificate of insurance for further information.</p> <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>
What optional benefits has my employer selected as part of my basic accidental death & dismemberment insurance?	<ul style="list-style-type: none"> • Child Education Benefit • Coma Benefit • Common Carrier - Double Indemnity • Critical Burn Benefit • Day Care Benefit • Felonious Assault • Paralysis Benefit • Rehabilitation Benefit • Repatriation Benefit • Seat Belt & Air Bag • Spouse Education Benefit • Traumatic Brain Injury Benefit • Waiver of Premium
Am I eligible?	<p>You are eligible if you are an active full time employee who works at least 37.5/40 hours per week or an active half time employee who works at least 18.75/20 hours per week on a regularly scheduled basis excluding Deputy Probation Officers, Probation Managers, and Group Counselors.</p>
When can I enroll?	<p>As an eligible employee, you are automatically covered by basic accidental death & dismemberment insurance; you do not have to enroll. If you have not already done so, you must designate a beneficiary as described below.</p>

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When is it effective?	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.
How much basic accidental death & dismemberment insurance will I have?	Your employer provides basic accidental death & dismemberment insurance in the amount(s) of \$10,000.
Do I have to provide medical information to receive coverage?	No medical information is required.
What is a beneficiary?	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. You are automatically the beneficiary for any dependent coverage and for any AD&D losses other than life.
Basic accidental death & dismemberment insurance for your dependents	You may also choose basic accidental death & dismemberment insurance for your spouse and/or dependent child(ren). You may choose basic accidental death & dismemberment insurance for your spouse in the amount(s) of \$5,000 You may not elect coverage for your spouse if your spouse is already covered as an employee under this policy. You may choose basic accidental death & dismemberment insurance for each child from live birth but not yet age 26 in the amount(s) of \$1,500

Important Details

As is standard with most insurance, this basic accidental death & dismemberment insurance coverage includes limitations and exclusions. Basic accidental death & dismemberment 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; • injury sustained while in the armed forces of any country or international authority; 	<ul style="list-style-type: none"> • 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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Other exclusions may apply depending upon the terms of your policy and other requirements. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

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Supplemental Life Insurance

Benefit Highlights County of Marin	
What is supplemental life insurance?	<p>Supplemental life insurance is coverage that you pay for.</p> <p>Supplemental 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 supplemental life insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p>
Am I eligible?	<p>You are eligible if you are an active full time employee who works at least 37.5/40 hours per week or an active half time employee who works at least 18.75/20 hours per week on a regularly scheduled basis excluding Deputy Probation Officers, Probation Managers, and Group Counselors.</p>
When can I enroll?	<p>You can enroll 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>
When is it effective?	<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>
How much supplemental life insurance can I purchase?	<p>You can purchase supplemental life insurance in increments of 1 times your annual Earnings up to 2 times your annual Earnings.</p> <p>The maximum amount you can purchase cannot be more than 2 times your annual earnings or \$500,000. Annual earnings are as defined in The Hartford's contract with your employer.</p>
I already have supplemental life insurance coverage; do I have to do anything?	<p>If you take no action, your coverage will automatically continue with The Hartford subject to the terms of the contract.</p>
Am I guaranteed coverage?	<p>This coverage is offered without requiring you to provide evidence of insurability.</p>
What is a beneficiary?	<p>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.</p>

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Are there other limitations to enrollment?	If you do not enroll within 31 days of your first day of eligibility, you will be considered a late entrant. Typically, late entrants may need to show evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required.
Does my coverage reduce as I get older?	Your benefits will not reduce as you age.
Can I keep my life coverage if I leave my employer?	Yes, subject to the contract, you have the option of: <ul style="list-style-type: none"> • Converting your group life coverage to your own individual policy (policies).
What is the living benefits option?	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.
Do I still pay my life insurance premiums if I become disabled?	If you become totally disabled before age 60 and your disability lasts for at least 6 months, your life insurance premium may be waived. 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.

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.
- death by suicide (two years).

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.

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Voluntary Accidental Death and Dismemberment Insurance

<p>Benefit highlights for: County of Marin</p>	
<p>What is voluntary accidental death and dismemberment insurance?</p>	<p>Voluntary accidental death and dismemberment insurance pays your beneficiary (please see below) a death benefit if you die due to a covered accident while you are insured. It also pays you a benefit for certain accidental losses. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p> <ul style="list-style-type: none"> • Death benefits are paid in addition to any life insurance benefits. • Voluntary accidental death and dismemberment insurance pays benefits for accidental loss of limbs, thumb and index finger, speech, hearing, and sight. • Voluntary accidental death and dismemberment insurance covers losses that occur away from work or at work. Benefits are paid regardless of any worker's compensation benefits you collect. <p>This highlight sheet is an overview of your voluntary accidental death and dismemberment insurance.</p>
<p>What does voluntary accidental death and dismemberment insurance cover?</p>	<p>You may receive benefits due to certain losses or death from an accident. The covered losses or death can occur up to 365 days after that accident. The policy pays for:</p> <ul style="list-style-type: none"> • 100% of the amount of coverage you purchase in the event of accidental loss of life, or speech and hearing in both ears. • One-half (50%) for accidental loss of one hand or foot, sight of one eye, or speech or hearing in both ears. • One-quarter (25%) for accidental loss of thumb and index finger of the same hand. <p>Additionally, your employer may have elected optional/supplemental benefits as part of your AD&D coverage. Refer to the certificate of insurance for further information.</p> <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>What optional benefits has my employer selected as part of my voluntary accidental death and dismemberment insurance?</p>	<ul style="list-style-type: none"> • Child Education Benefit • Coma Benefit • Common Carrier - Double Indemnity • Critical Burn Benefit • Day Care Benefit • Felonious Assault • Paralysis Benefit • Rehabilitation Benefit • Repatriation Benefit • Seat Belt & Air Bag • Traumatic Brain Injury Benefit • Waiver of Premium
<p>Am I eligible?</p>	<p>You are eligible if you are an active full time employee who works at least 37.5/40 hours per week or an active half time employee who works at least 18.75/20 hours per week on a regularly scheduled basis excluding Deputy Probation Officers, Probation Managers, and Group Counselors.</p>

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When can I enroll?	You can enroll 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.
When is it effective?	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.
How much voluntary accidental death and dismemberment insurance can I purchase?	You can purchase voluntary accidental death and dismemberment insurance in increments of 1 times your annual Earnings up to 2 times your annual Earnings. The maximum amount you can purchase cannot be more than 2 times your annual earnings or \$500,000. Earnings are as defined in The Hartford's contract with your employer.
Does my coverage reduce as I get older?	Your benefits will not reduce as you age.
Do I have to provide medical information to receive coverage?	No medical information is required. You are guaranteed the amount of coverage that you select, subject to maximum amounts defined in your policy.
What is a beneficiary?	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.

Important Details

As is standard with most insurance, this voluntary accidental death and dismemberment insurance includes limitations and exclusions. Voluntary accidental death and dismemberment insurance does not cover losses caused by or contributed 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 for or administered by a licensed physician;
- injury sustained while committing or attempting to commit a felony;
- the injured person's intoxication.

Other exclusions may apply depending upon the terms of your policy and other requirements. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

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