

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE



Tierney Orthotics and Prosthetics

PLAN DETAILS:

EMPLOYEE BENEFIT AMOUNT:

CLASS 1:
Flat \$50k

GUARANTEED ISSUE AMOUNT:

EMPLOYEE:
Equal to benefit amount

Employee AD&D Insurance Included

WHAT IS IT?

A sudden death or accident can change everything. Life insurance together with Accidental Death & Dismemberment (AD&D) insurance, helps keep you covered in case an untimely death or accident destroys your income-earning ability.

Life benefits are disbursed to your beneficiaries in a lump sum in the event of your death to help them pay for things like:

- Burial and final expenses.
- Debts such as student and car loans and the mortgage.
- Future expenses, including college tuition, rent, childcare, retirement savings or even elderly parent care.

AD&D provides a high-benefit lump sum if you were to die as a result of a covered accident. It also pays partial benefits if you lose your sight, hearing, a limb, ability to speak etc. in a covered accident.

AD&D benefits are paid in addition to any Life insurance you may have and can be used to pay for daily living expenses and other needs.

There are also additional benefits available that may help you plan better today and face life's turning points with professional assistance, including:

- An online tool for drafting your will.²
- Emergency travel assistance in case an accident or illness occurs while you are away, along with 24/7 ID theft protection.³
- An "Express Pay" service where, under certain conditions, death claim proceeds can be received in as little as 48 hours.⁴
- Funeral planning and cost comparison services.⁴
- Face-to-face access to an attorney or counselor to assist beneficiaries after your death.²
- Ability Assist,[®] a program with 24/7 access to trained professionals and resources for assistance with financial, legal and emotional issues.⁵

WHY DO I NEED IT?

You might already have a Life insurance policy, but you may not have enough. Your needs may change over time, but the need to protect the important things in life won't. Take the time to help protect what's taken a lifetime to build.



Case illustration:

ASSISTANCE AFTER THE UNTHINKABLE¹

Marilyn was a resourceful mother of two who was almost finished taking graduate classes at a nearby college while working full time. Although she didn't want to think about it, she knew how important it was to have Life and AD&D insurance and purchased it through her employer. Driving home from class late one night, a distracted driver side-swiped her and she passed away. Marilyn's death was a huge loss for her family. But because of her foresight, Marilyn's Life and AD&D policy helped. With the Life insurance payout and the additional proceeds from the Accidental Death benefit, her family was able to afford her burial expenses, pay off her student loans and start a college fund for her children.

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Life Form Series includes GBD-1000, GBD-1100, or state equivalent. Accident Form Series includes GBD-1000, GBD-1300, or state equivalent. The policy number is 895967

¹ This case illustration is fictitious and for illustrative purposes only.

² EstateGuidance[®] and Beneficiary Assist[®] are offered through The Hartford by ComPsych[®] Corporation. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. A simple will does not cover printing or certain other features. These features are available at an additional cost. Services may not be available in all states. Visit www.TheHartford.com/employee-benefits/value-added-services for more information.

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