

CLASS 1: GROUP VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE BENEFIT HIGHLIGHTS



In the U.S., a disabling injury occurs every second, and an accidental death occurs every 4 minutes.¹

University of New Mexico

Group Voluntary Accidental Death & Dismemberment (AD&D) insurance pays your beneficiary a death benefit if you die due to a covered accident or pays you if you are unexpectedly injured in a covered accident. The benefits are paid in lump sum amounts to you (or your beneficiary), and can be used to pay for health care expenses not covered by your major medical insurance, help replace income lost while not working, funeral expenses, or however you choose. Accidental death benefits are paid in addition to any life insurance.



To learn more about AD&D insurance, visit thehartford.com/employeebenefits

COVERAGE INFORMATION

You (the primary insured) may enroll for one of the following AD&D coverage amounts²: increments of \$10,000. The maximum amount you can elect is \$600,000.

You may also enroll your family in AD&D coverage²:

- Family - Increments of \$10,000

Your Spouse's coverage maximum is the lesser of 50% of your coverage or \$600,000. Your child(ren)'s maximum is the lesser of 15% of your coverage or \$35,000

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 AMOUNT
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%

PREMIUMS

See the AD&D Premium Worksheet.³

ASKED & ANSWERED

²to 65% at age 70, to 50% at age 75

WHO IS ELIGIBLE?

You are eligible if you are an active full time member of the University of New Mexico School of Medicine faculty who works at least .50 or greater full-time equivalent 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?

This insurance is guaranteed issue coverage – it is available without having to provide information about your or your family's health.

HOW MUCH DOES IT COST AND HOW DO I PAY FOR THIS INSURANCE?

Premiums are provided on the AD&D Premium Worksheet. You have a choice of coverage amounts. You may elect insurance for you only, or for you and your dependent(s).

Premiums will be automatically paid through payroll deduction, as authorized by you during the enrollment process.

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WHEN CAN I ENROLL?

You may enroll during any scheduled enrollment period, or within 60 days of the date you have a change in family status.

WHEN DOES THIS INSURANCE BEGIN?

The initial effective date of this coverage is 7/1/2019. you are enrolled for coverage prior to this date, insurance will become effective on this date. If you are enrolled 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, you are no longer actively working, you leave your employer, 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 coverage with you. Coverage may be continued for you and your dependent(s) under an individual conversion certificate. Your spouse may also continue insurance in certain circumstances. The specific terms and qualifying events for conversion are described in the certificate.

¹Injury Facts. National Safety Council. 2015 Edition. P. 37. Web. 30 June 2017.

³Rates and/or benefits may be changed.

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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. **Benefits are subject to state availability. Policy terms and conditions vary by state.** Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. ~~The Hartford compensates both internal and external producers,~~ as well as others, for the sale and service of our products. For additional information regarding Hartford's compensation practices, please review our website <http://thehartford.com/group-benefits-producer-compensation>. Accidental Death & Dismemberment Form Series includes GBD-1000, GBD-1300, or state equivalent.

CLASS 2: GROUP VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE HIGHLIGHTS



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University of New Mexico

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COVERAGE INFORMATION

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AD&D BENEFITS – PERCENT OF COVERAGE AMOUNT PER ACCIDENT	
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LOSS FROM ACCIDENT	COVERAGE AMOUNT
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 (Tniplegia)	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%

PREMIUMS

See the AD&D Premium Worksheet.³

ASKED & ANSWERED

²to 65% at age 70, to 50% at age 75

WHO IS ELIGIBLE?

You are eligible if you are an active full time members who are President, Executive Vice President, Executive Staff or Executive Faculty who works at least .50 or greater full-time equivalent 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?

This insurance is guaranteed issue coverage – it is available without having to provide information about your or your family's health.

HOW MUCH DOES IT COST AND HOW DO I PAY FOR THIS INSURANCE?

Premiums are provided on the AD&D Premium Worksheet. You have a choice of coverage amounts. You may elect insurance for you only, or for you and your dependent(s).

Premiums will be automatically paid through payroll deduction, as authorized by you during the enrollment process.

WHEN CAN I ENROLL?

You may enroll during any scheduled enrollment period, or within 60 days of the date you have a change in family status.

WHEN DOES THIS INSURANCE BEGIN?

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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?

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CLASS 3: GROUP VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE HIGHLIGHTS



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University of New Mexico

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Thumb and Index Finger of Either Hand	25%

PREMIUMS

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ASKED & ANSWERED

²to 65% at age 70, to 50% at age 75

WHO IS ELIGIBLE?

You are eligible if you are an active full time faculty or staff member working .50 FTE hours or greater or if you are a temporary staff or adjunct faculty with an appointment of at least 3 months and working at least .75 FTE 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?

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