



Benefit Highlights

**Institute of American Indian Arts**

<p><b>What is Basic Life and AD&amp;D Insurance?</b></p>	<p>Your Employer provides, at no cost to you, Basic Life and AD&amp;D Insurance in an amount equal to \$50,000.</p> <p>Life Insurance pays your <i>beneficiary</i> (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. 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>Why do I need Basic Life and AD&amp;D Insurance?</b></p>	<p>Basic Life and AD&amp;D Insurance provides affordable financial security for your loved ones, although when it comes down to it, contemplating some pretty unpleasant things is hard to do. But when you consider the fact that between 1995 and 1997, almost 40% of all deaths that occurred were people between the ages of 25 and 64<sup>1</sup>, it's harder to ignore. Especially when your family depends on your income.</p> <p><sup>1</sup>Death Rates by Age, Sex and Race: 1970 to 1997, U.S. Census Bureau, Statistical Abstract of the United States, 1999, page 95.</p>
<p><b>Am I eligible?</b></p>	<p>You are eligible if you are an active full time employee who works at least 30 hours per week on a regularly scheduled basis.</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; you do not have to enroll. If you have not already done so, you must designate a beneficiary as described below.</p>
<p><b>When is it effective?</b></p>	<p>Coverage goes into effect subject to the terms and conditions of the policy. In no case will benefits become effective sooner than 1/1/2007 or the 1st of the month coincident with or next following 1 month of employment. You must be Actively at Work with your employer on the day your coverage takes effect.</p>
<p><b>Benefit Reductions</b></p>	<p>By 35% at age 65 and by 50% of the original benefit amount at age 70. All coverage cancels at retirement.</p>
<p><b>What is a beneficiary?</b></p>	<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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<b>Are any resources available for beneficiaries?</b>	Beneficiary Assist <sup>®</sup> provides grief, legal and financial counseling to beneficiaries. The Hartford offers this program at no cost to beneficiaries of any of its group life or accident policies. Services include: unlimited phone contact, assessment and action planning, up to five face-to-face sessions, referrals and more.
<b>Spouse Basic Life Insurance</b>	Institute of American Indian Arts requires that you purchase Spouse Basic Life Insurance in an amount equal to \$5,000. You must contribute 100% toward the cost of this coverage.
<b>AD&amp;D Coverage</b>	<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>
<b>Child Basic Life Insurance</b>	<p>Institute of American Indian Arts requires that you purchase Child(ren) Basic Life Insurance in an amount equal to \$5,000. You must contribute 100% toward the cost of this coverage.</p> <ul style="list-style-type: none"> <li>• Child(ren) must be unmarried and are covered from Live Birth to 19 years old or 25 years if they are a full-time student or meet certain other conditions.</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) from Live Birth to 6 months are limited to a reduced benefit of \$1,000.</li> </ul>
<b>Can I keep my Life Coverage if I leave my employer?</b>	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> <li>• Converting your group Life coverage to your own individual policy (policies).</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:

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<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.

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<p><b>What is Employer Paid Long Term Disability Insurance?</b></p>	<p>Employer Paid Long Term Disability Insurance pays you a portion of your Earnings if you cannot work because of a disabling illness or injury.</p> <p>This highlight sheet is an overview of your Employer Paid 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.</p>
<p><b>What is disability?</b></p>	<p>Disability is defined in The Hartford's contract with your employer. Typically, disability means that you cannot perform one or more of the essential duties of your occupation due to injury, sickness, pregnancy or other medical condition covered by the insurance, and as a result, your current monthly earnings are 80% or less than of your pre-disability earnings. Once you have been disabled for 24 months, you must be prevented from performing one or more of the essential duties of any occupation and as a result, your current monthly earnings are 60% or less than of your pre-disability earnings.</p>
<p><b>Am I eligible?</b></p>	<p>You are eligible if you are an active full time employee who works at least 30 hours per week on a regularly scheduled basis.</p>
<p><b>How much coverage would I have?</b></p>	<p><b>Your Employer Provides coverage that</b> pays you a benefit of 50% of your Earnings to a maximum monthly benefit of \$5,000 per month. This plan includes a minimum benefit of the greater of: 10% of the benefit based on Monthly Income Loss before the deduction of Other Income Benefits or \$100 per month.</p> <p>Earnings are defined as in The Hartford's contract with your employer.</p>
<p><b>When can I enroll?</b></p>	<p>As an eligible Employee, you are automatically covered by Employer Paid Long Term Disability Insurance; you do not have to enroll.</p>
<p><b>When is it effective?</b></p>	<p>Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than 1/1/2007 or the 1st of the month coincident with or next following 1 month of employment. You must be Actively at Work with your employer on the day your coverage takes effect.</p>
<p><b>How long do I have to wait before I can receive my benefit?</b></p>	<p>You must be disabled for at least 90 days before you can receive an Employer Paid Long Term Disability Insurance benefit payment.</p>

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<p><b>Can the duration or amount of my benefit be reduced?</b></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><b>How long will my disability payments continue?</b></p>	<p>For as long as you remain disabled, or until you reach your Social Security Normal Retirement Age (as stated in the 1983 revision of the United States Social Security Act), whichever is sooner. If your disability occurs at age 65 or above, your payments may be reduced.</p>

### Important Details

The following is an overview of your Employer Paid 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 Employer Paid 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:

Your Insurance limits the benefits you can receive for pre-existing conditions. In general, if you were diagnosed or received care for a condition before the effective date of your Insurance, you will be covered for a disability due to that condition only if:

- You have not received treatment for your condition for the length of time specified in the contract before the effective date of your Insurance, or
- You have been insured under this Insurance for length of time specified in the contract before your disability starts, so you can receive benefits even if you're receiving treatment, or
- You have already satisfied the pre-existing condition requirement of your previous insurer.

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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# Income Protection

## Employer Paid Short Term Disability Insurance

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### Institute of American Indian Arts

<p><b>What is Employer Paid Short Term Disability Insurance?</b></p>	<p>Employer Paid Short Term Disability Insurance pays you a portion of your Earnings if you cannot work because of a disabling illness or injury.</p> <p>This highlight sheet is an overview of your Employer Paid Short 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.</p>
<p><b>What is disability?</b></p>	<p>Disability is defined in The Hartford's contract with your employer. Due to accidental bodily injury, sickness, mental illness, substance abuse or pregnancy you are unable to perform the essential duties of your occupation, and as a result, you are earning less than 20% of your pre-disability Weekly Earnings or You are able to perform some, but not all, of the essential duties of your occupation and as a result, you are earning less than 80% of your pre-disability Weekly Earnings.</p>
<p><b>Am I eligible?</b></p>	<p>You are eligible if you are an active full time employee who works at least 30 hours per week on a regularly scheduled basis.</p>
<p><b>How much coverage would I have?</b></p>	<p>Your Employer provides Employer Paid Short Term Disability Insurance coverage that would pay you a benefit of 60% of your weekly Earnings. The maximum Employer Paid Short Term Disability Insurance benefit you could receive is \$1,300 per week.</p> <p>Earnings are defined as in The Hartford's contract with your employer.</p>
<p><b>When can I enroll?</b></p>	<p>As an eligible Employee, you are automatically covered by Employer Paid Short Term Disability Insurance; you do not have to enroll.</p>
<p><b>When is it effective?</b></p>	<p>Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than 1/1/2007 or the 1st of the month coincident with or next following 1 month of employment. You must be Actively at Work with your employer on the day your coverage takes effect.</p>
<p><b>How long do I have to wait before I can receive my benefit?</b></p>	<p>Once you are approved for coverage, you will be eligible to collect your Employer Paid Short Term Disability Insurance benefit starting on the 30<sup>th</sup> day after your accident or 30<sup>th</sup> day of sickness. Your benefit could continue for up to 9 weeks.</p>

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<p><b>If I'm disabled, can the amount of my benefit be reduced?</b></p>	<p>Yes. As described on the following page, Employer Paid Short Term Disability Insurance benefit may be reduced by other income you receive.</p>
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**Important Details**

The following is an overview of your Employer Paid Short 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 Employer Paid Short 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
- Sickness or injury for which Workers' Compensation benefits are paid, or may be paid, if duly claimed
- Any injury sustained as a result of doing any work for pay or profit for another employer

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

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 you start to receive that are funded by your after-tax contributions
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing
- Personal disability policies
- Social Security increases

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