Employee Benefits from The Hartford for the U.S. Employees of

INSTITUTE OF AMERICAN INDIAN ARTS

Life and Accidental Death & Dismemberment

Presented by:

Pueblo Insurance Agency, Inc.

THE HARTFORD

We deliver on our promises every day.

The Hartford Delivers

The Hartford[1] welcomes the opportunity to quote on your group benefits.

At The Hartford, we know that the health and well being of your employees has an enormous influence on the productivity of your workforce. We understand the link between medical costs and disabilities and their impact on your company's bottom line.

The Hartford is one of the leading providers of group disability and life insurance, and has been recognized for our financial stability and integrity for over 50 years in the group benefits business. We provide unique solutions to your insurance needs while providing employees with the benefits that help make your company an attractive and motivating place to work.

The Hartford's outcome-driven disability claim management approach helps employees return to work and helps employers to reduce costs. Our ***Ability Philosophy***, which is a core belief that people want to lead active, productive and independent lives, is central to how we conduct business.

Our life claim model is predicated on prompt and sensitive service. Our dedicated call center staff receives sensitivity training to deal with grieving claimants.

Initial and ongoing service is as important to our customers as our claims approach. That is why we put such great emphasis on our consistent, responsive and accurate service operations. The Hartford's Group Benefits Division brings to life our ***Ability Philosophy*** every day for producers, employers and employees through deep industry knowledge, caring, and a proven ability to meet the unique needs of our customers in every interaction.

We deliver leading edge products and services, backed by a tradition of market leadership and financial strength.

Priority Service

- Personalized, local relationships with dedicated sales and service professionals throughout the country
- A toll-free service line that connects employers to a fully trained, dedicated team that can respond to any service-related need
- Dedicated rating center that give our sales offices prompt turnaround on rate requests
- List billing to simplify eligibility maintenance (for cases with one experience group and one class)
- Simplified issue process and electronic printing options for faster booklet delivery

Leading-Edge Products and Services

- **Ability-Focused Group Disability products –** help employers maximize work force productivity and minimize absences. The Hartford was the first to focus on the abilities of people with disabilities to help them return to work. We demonstrate this belief through our Founding Partnership with U.S. Paralympics® that promotes and supports the power of ability.

- **A Comprehensive Portfolio of Group Life products –** helps to provide financial security for life's unpredictable events by offering an expanded scope of progressive benefits and features. These not only provide critically important benefits at time of death, but also offer added value to employees during their lifetime and provide assistance to their beneficiaries.

- **A Complete Line of Accident programs –** offer comprehensive accident protection for employees. Through our *Accidental Death & Dismemberment* coverage, we offer worldwide protection 24 hours a day, 365 days a year. We also offer *Group Travel* coverage for employees when traveling, which includes travel assistance benefits including emergency medical assistance, emergency personal services and pre-trip information provided by Worldwide Assistance Services, Inc., a leader in the travel assistance industry.

- **Innovative Websites –** Employer View® helps reduce plan administration time by providing employers with instant, secure access to group benefit information, including claim inquiry, medical underwriting data, electronic billing and electronic payment. The Hartford's dedicated consumer benefits website, www.TheHartfordAtWork.com, gives your employees clear and concise information and interactive tools to quickly and confidently make the right choices for their needs.

For More Information

The Hartford is pleased to provide a proposal designed to meet your specific benefit plan objectives. We believe we're uniquely qualified to be your carrier of choice and look forward to serving your group benefits needs. For more information about our products and services, please contact your Hartford representative.

Supplemental Employee Life and AD&D

Class Description(s):
All Active Full-time Employees
Full Time Eligibility: 30 hours per week

Feature	Description
BENEFIT SCHEDULE	$10,000 increments not to exceed 3 times Earnings or $300,000
MINIMUM BENEFIT AMOUNT	$10,000
COMBINED BASIC & SUPPLEMENTAL LIFE MAXIMUM BENEFIT	No
GUARANTEED ISSUE	Lesser of 3 Times Earnings or $80,000
BENEFIT REDUCTION SCHEDULE	35% @ 65 and 50% of Original Amount @ 70
CONTINUITY OF COVERAGE	None
LIFE DISABILITY PROVISION	Premium Waiver to Normal Retirement Age if Disabled Prior to 60
PREMIUM WAIVER ELIMINATION PERIOD	9 Months
LIVING BENEFIT OPTION (ACCELERATED BENEFIT)	12 Months Life Expectancy, 80% of Benefit (Total Basic and/or Supplemental Acceleration may never exceed $500,000)
LIFE PORTABILITY OPTION	Portability Plus
CONVERSION	Included
MILITARY LEAVE OF ABSENCE CONTINUATION	12 Weeks
SUICIDE EXCLUSION	2 years
ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)	Matches Supplemental Life Benefit
EMPLOYEE CONTRIBUTION	Contributory
ENROLLMENT TYPE	Traditional EOI (Annual Enrollment)[2]
PARTICIPATION REQUIREMENT	Minimum of 10 Enrolled Lives
INITIAL RATE GUARANTEE PERIOD	2 Years

Rate Summary				
Coverage Category/Class	**No of Lives (TBD)**	**Rate Basis**	**Volume(TBD)**	**Monthly Premium(TBD)**
LIFE		Per $1,000 Employee Stepped		
		UNDER 25 $0.09		
		25 - 29 $0.09		
		30 - 34 $0.09		
		35 - 39 $0.13		
		40 - 44 $0.20		
		45 - 49 $0.33		
		50 - 54 $0.55		
		55 - 59 $0.91		
		60 - 64 $1.21		
		65 - 69 $1.90		
		70 - 74 $3.31		
		75+ $5.67		
ADD	103	$0.02 Per $1,000 Employee	0	$0.00

*Reminder - Compliance with ADEA is the responsibility of the Employer. Please consult your legal counsel to determine if this schedule complies with ADEA guidelines.

[2] Assumes a scheduled enrollment period and standard evidence of insurability requirements apply for late entrants (employees who were previously eligible for coverage who did not enroll within 31 days of the date they were initially eligible) and for increases in coverage.

Supplemental Dependent Life and AD&D

Class Description(s):
All Active Full-time Employees
Full Time Eligibility: 30 hours per week

Feature	Description
SPOUSE BENEFIT SCHEDULE	$5,000 increments to $50,000 not to exceed 50% of the Employee Elected and Approved Supplemental Life Insurance.
SPOUSE GUARANTEED ISSUE	Flat $25,000
LIVING BENEFIT OPTION (ACCELERATED BENEFIT)	12 Months Life Expectancy, 80% of Benefit (Total Basic and/or Supplemental Acceleration may never exceed $500,000)
CHILD BENEFIT SCHEDULE	15 Days to 19 Years - Increments of $1000 to a maximum of $10,000.00
STUDENT EXTENSION TO AGE	26 Years
WAIVER OF DEPENDENT PREMIUM	Included. Applies if Employee Qualifies for Premium Waiver
LIFE PORTABILITY OPTION	Portability Plus
CONVERSION	Included
SUICIDE EXCLUSION	2 years
SPOUSE ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)	Matches Spouse Supplemental Dependent Life Benefit
CHILD ACCIDENTAL DEATH & DISMEMBERMENT	Matches Child Supplemental Dependent Life Benefit

Rate Summary				
Coverage Category/Class	**No of Lives (TBD)**	**Rate Basis**	**Volume(TBD)**	**Monthly Premium(TBD)**
LIFE		Per $1,000 Spouse Stepped*		
		UNDER 25 $0.09		
		25 - 29 $0.09		
		30 - 34 $0.09		
		35 - 39 $0.13		
		40 - 44 $0.20		
		45 - 49 $0.33		
		50 - 54 $0.55		
		55 - 59 $0.91		
		60 - 64 $1.21		
		65 - 69 $1.90		
		70 - 74 $3.31		
		75+ $5.67		
LIFE	103	$0.09 Per $1,000 Child	0	$0.00
ADD	103	$0.02 Per $1,000 Spouse	0	$0.00

*Spouse premium is based on employee's age

Assumptions

The following are assumptions upon which this proposal is based:

1. The effective date of this case will be January 1, 2011.
2. Proposal and rates are valid until November 16, 2010.
3. Rates assume a SIC code of 8221.
4. Quote assumes a Situs State of NM. Hartford standard filed contract language applies unless approved in advance by Underwriting. State filings or specially drafted contract language is not assumed in the quoted rates.
5. Assumes a fully insured, non-participating, non-dividend eligible funding arrangement, unless otherwise specified.
6. Assumes employees must be actively-at-work on the effective date and the deferred effective date provision applies.
7. The Hartford reserves the right to adjust the sold rate if the sold census data causes the rate to change by 10% or more from the proposed rate.
8. The Hartford reserves the right to re-price:
    - if the sold plan design differs from the proposed/quoted plan design
    - for changes in State or Federal Insurance regulations
    - if a material misstatement of the information provided in the RFP, bid specifications, claim experience, or plan of benefits is discovered post-sale
    - if the quoted minimum enrollment threshold is not met
9. The Hartford reserves the right to change the plan to comply with state mandated benefits, including charging additional premium for such changes, if applicable.
10. If any contributory lines of coverage are sold, a 45-day Grace Period will apply to all lines of coverage. If only non-contributory lines of coverage are sold, a 31-day Grace Period will apply.
11. The Minimum Life Benefit stated represents the minimum benefit before the application of Age Reduction Provisions.
12. Quoted rates are based on all coverage lines being sold as a package.
13. We assume all eligible employees are U.S. citizens or U.S. residents, working in U.S. locations who have met the full time eligibility requirements. If coverage is needed for any other type of employees such as Expatriates, U.S. Inpatriates, Third Country Nationals, or Local Nationals, please review the request with The Hartford.
14. We assume the company has been in business for at least 2 years. If otherwise, additional underwriting approval will be required prior to sale.
15. Assumes claims incurred prior to the effective date of the contract will be the liability of the prior carrier.
16. An employee must be enrolled in the Supplemental Life plan in order for the dependent spouse coverage to be purchased, unless otherwise noted.
17. Employees are required to complete Hartford Enrollment forms. All others must be approved by underwriting in advance.
18. Employees are required to complete Hartford Beneficiary designation forms. All others must be approved by underwriting in advance.
19. Late entrants are required to provide Evidence of Insurability to enter into the plan at any coverage level/amount.
20. All enrollment materials, which include enrollment forms and brochures, must be reviewed by Underwriting prior to the enrollment date. This includes material prepared by The Hartford or any other source.
21. Assumes the plan of benefits is subject to ERISA regulations.
22. Quote assumes 1 Contract/Booklet, 1 Bill Unit, and 1 Experience Unit.

The proposal is only a summary of the benefits offered to your company. The rates and costs shown in this proposal are based on the information provided. Rates may be affected by the actual enrollment (and transferred business information) provided.

This proposal does not constitute a final offer or agreement. It is the Producer's responsibility to present all terms and conditions in this proposal.

It is our company policy not to accept any "last look" opportunity that is not also provided to other carriers. If you decide to provide other carriers with the opportunity to make a best and final offer we would also appreciate the opportunity to do so.

Please note the following descriptions that further explain some of our benefits and features. The descriptions are based on our Standard Language. The benefits shown below are available in most states, however, please be aware that state variations may apply.

General:

Websites Designed to Meet Your Needs– Employer View® and The Hartford At Work

The Hartford offers two online websites to help you administer your group benefits. Employer View® is a website developed exclusively for employer use, and TheHartfordAtWork.com, is a similar site for your employees.

Employer View
Employer View is a secure, password-protected website where employers can quickly obtain plan information and transact business to help reduce the administrative burden. We continually work to enhance the site's capabilities to make it more responsive to your needs. On Employer View, you are able to access such features as:

- Electronic billing
- Reports (available in either PDF or Excel)
- Medical underwriting status for evidence of insurability
- Claim status inquiry
- Booklets
- Administration kits with forms specific to your coverage(s)

The Hartford At Work
TheHartfordAtWork.com is a valuable resource that makes your job easier. This website was designed for your employees to manage their benefits online at any time. Employees can inquire about:

- Claim and payment status
- Check their medical underwriting status for evidence of insurability
- File an STD claim in place of telephonic submission (if your plan offers this coverage)
- Access forms specific to your plan's coverage(s)
- Obtain information on coverage overviews and common frequently-asked benefit questions
- Assess appropriate coverage levels and costs using an online calculator (based on industry averages).

Life:

Common Notice

When employees are disabled, our Waiver of Premium benefit allows them to continue their life insurance coverage without premium payment. In addition, we provide a value-added service called Common Notice. This service initiates a Life Waiver of Premium claim at the appropriate time when an insured employee is receiving benefits under a disability plan provided by The Hartford. Common Notice eliminates the need to file a separate life Waiver of Premium claim, which helps ensure an employee's group life protection is maintained during a disability.

Living Benefit Option (Accelerated Benefit)

The Living Benefits Option (LBO) allows the employee to elect to receive an accelerated payment of a portion of the life insurance benefit when a covered person (may include employee or employee and dependent) is diagnosed as terminally ill with a 12 Months life expectancy. The employer determines applicable life expectancy and whether the benefit applies to dependent coverage.

We will pay up to 80% of the terminally ill individual's Group Term Life benefit as long as he or she has a minimum life coverage amount of $10,000 and has not exceeded the maximum age, if any, described in the contract. LBO pays a minimum of $3,000 and a maximum of $500,000. Accelerated funds are paid to the employee with no restrictions on how they may be used; the remaining death benefit is then payable to the beneficiary.

Portability Plus

Portability allows employees to continue voluntary and/or basic life insurance protection for themselves and their families when the employee changes jobs. Portability Plus is included at no additional cost to the Employer. Terminated employees who elect Portability pay for the cost of this benefit.

Offered at group rates, this is an affordable way for many terminating employees to continue to be protected with life insurance. No medical exam is required and the employee may elect coverage continuation equal to 100 percent, 75 percent, or 50 percent of their current life insurance, subject to an overall maximum of $250,000. Continued coverage of spouse and dependent children is also available, subject to maximum amounts of $50,000 and $10,000 respectively. This Portability option is available to terminating employees who have not reached Normal Retirement Age as defined by the 1983 Federal Social Security Act (generally age 65 or later, based on a graded scale). Coverage may continue to age 75 with a reduction at age 65 to 25 percent of the original amount.

Safe Haven

The Safe Haven program is a claim settlement option when group life insurance benefits of $10,000 or more are payable to a single beneficiary. The beneficiary is provided with a book of drafts that allows the beneficiary to easily access their proceeds by writing an unlimited amount of drafts (like a check) each month as needed. Drafts can be written up to the full balance. Safe Haven is intended to provide customers with a convenient means for paying immediate needs. This allows the beneficiary time to decide how to use the remaining balance of their insurance proceeds during a time when making financial decisions may be difficult.

With the Safe Haven program, the insurance proceeds are held in our general account and payments are based on the claims-paying ability of Hartford Life. The Hartford will earn investment income on Safe Haven assets. The difference between the investment income earned on the Safe Haven assets and the interest credited to customers participating in the Safe Haven program will provide Hartford with a profit and cover expenses we incur.

- The Safe Haven program is not intended to be a long-term investment vehicle.
- Safe Haven proceeds earn interest at a rate determined by the Hartford. For interest earned equal to $10 per year or greater, a 1099 will be provided annually.
- Beneficiaries pay no monthly fees, receive a monthly activity report and can call a toll-free phone number for inquiries.
- Safe Haven is not a bank account and assets are not insured by the Federal Deposit Insurance Corporation.

Suicide Exclusion

A Suicide Exclusion is included on Supplemental Life insurance for employees and dependents to help protect the employer's experience from unanticipated losses. It applies only to elected coverage amounts which became effective within two years of the date of death, and the two year period includes the time coverage was in force under the prior group life policy.

Life Disability Provision

Premium Waiver to Normal Retirement Age, if Disabled Prior to Age 60

Any covered employee who becomes Disabled before age 60 is eligible for continued employee life insurance, without payment of premium, while the employee remains continuously Disabled. Premium is required until the employee is approved for coverage. Once approved, premium will be waived and coverage will be continued until Normal Retirement Age while the employee remains Disabled.

Employees are considered Disabled if they are prevented by injury or sickness from doing any work for which they are, or could become, qualified by education, training or experience. If Living Benefit Option is included, employees will also be considered Disabled if they meet the definition of Terminally Ill in the certificate.

AD & D

AD&D Standard Package	
Under our Standard Accidental Death and Dismemberment Benefit package, we provide payment of benefits if the following Losses occur within 365 days of the Accident. Subject to state availability, the following benefits are included:	
Loss of Life	100% of Principal Sum
Loss of Both Hands or Both Feet or Sight of Both Eyes	100% of Principal Sum
Loss of One Hand and One Foot	100% of Principal Sum
Loss of Speech & Hearing in Both Ears	100% of Principal Sum
Loss of Either Hand or Foot and Sight of One Eye	100% of Principal Sum
Loss of Either Hand or Foot	50% of Principal Sum
Loss of Sight of One Eye	50% of Principal Sum
Loss of Speech or Hearing in Both Ears	50% of Principal Sum
Loss of Thumb & Index Finger of Either Hand	25% of Principal Sum
Seat Belt and Air Bag Benefit	Seat Belt - 10% of Principal Sum to a maximum of $10,000 Air Bag - additional 5% of Principal Sum to a maximum of $5,000, if seat belt also used. Minimum Benefit - If it cannot be determined that the injured person was wearing a Seat Belt at the time of the Accident, a Minimum Benefit of $1,000 will be payable. If a covered individual sustains an Injury payable under the Accidental Death and Dismemberment Benefit, we will pay an additional Seat Belt Benefit if the injury occurs while riding in or driving a Motor Vehicle and wearing a Seat Belt. If a Seat Belt Benefit is payable, we will pay an additional Air Bag Benefit, if the individual was positioned in a seat with a factory installed Air Bag, and was properly strapped in the Seat Belt when the Air Bag inflated.

Repatriation Benefit	The lesser of: • 5% of Principal Sum; • $5000; or • the actual expense incurred for preparation and transportation of the body for burial or cremation. If a covered individual dies and a benefit is payable under the Accidental Death and Dismemberment Benefit, we will pay an additional benefit if death occurs outside of the state or country of permanent residence.
Loss of Movement	Quadriplegia*-100% of Principal Sum Triplegia*-75% of Principal Sum Paraplegia*-75% of Principal Sum Hemiplegia*-50% of Principal Sum Uniplegia*-25% of Principal Sum If any of these Losses occur as the result of an Injury, the described benefit is payable. Loss of movement of Limbs means that movement is completely lost and is irreversible. * Quadriplegia- Loss of movement of both upper and lower Limbs * Triplegia- Loss of movement of three Limbs * Paraplegia- Loss of movement of both lower Limbs * Hemiplegia-Loss of movement of both upper and lower Limbs on one side of the body * Uniplegia- Loss of movement of one Limb
More than one of the above Losses resulting from the same Accident	The lesser of: • Principal Sum; or • Sum of each Benefit payable

Additional Services:

Life Conversations

We have introduced a new program called Life Conversations from The Hartford that is an innovative personal planning package to provide your employees with online and 24/7 advisor-supported access to a suite of tools and services to guide them through major life decisions. From selecting the appropriate amount of life insurance and creating a will, to at-need services such as funeral planning and grief counseling, Life Conversations provides employees and their beneficiaries with comprehensive support.

Highlights of our Life Conversations program include:

- *Availability* – Life Conversations is available to employees covered under a basic and/or supplemental group life insurance from The Hartford. These services are available at no additional cost. To use Life Conversations, employees simply go to www.hartfordlifeconversations.com.
- *Easy to Navigate* – Life Conversations provides information and support in two distinct categories:
    - Planning Tools and Services – before a loss.
    - At-Need Services – during or after a loss.
- *24/7 Advisor Support* – is available to answer questions and to direct employees to the multiple services available under the program. This includes late night access to a licensed funeral director who can offer support with an unexpected death or phone counseling for a beneficiary who is trying to cope with a loss at 3:00 a.m.

Planning Tools and Services

The Hartford, understands how complicated decisions about life planning can be. We have assembled the following services and tools to help employees with their critical planning:

- *Understanding and Selecting Life Insurance* – online resources define types of insurance and interactive calculators help determine the right coverage amounts.
- *Product Features* – Important benefit features that are relevant during life planning are highlighted. For example, employees are eligible to utilize our Travel Assist®[1] program – which provides pre-trip and emergency travel services so employees can travel with confidence, even if the unexpected occurs.
- *Estate Planning* – allows employees to leave assets, goals and dreams to their loved ones. Employee estate planning resources include:
    - *Conversation Starters* – helps employees begin dialogue about end-of-life decisions with loved ones.
    - *Asset tools and calculators* – assists in identifying and documenting assets so that important decisions and personal possessions can be passed on to the next generation.
    - *Legally-binding online will* – can be created with EstateGuidance®[2], an online will preparation service.
- *Funeral Planning* – your employees can't predict life's outcomes, but they can prepare for it. Employees receive expert advice, assistance and services from the first nationwide funeral

planning and concierge service – Everest[3]. Everest helps plan for their funeral well ahead of time, making their wishes known electronically and on paper - from the type of services they prefer to funeral home selection and other choices. Additional services include:

- *Access to Everest's planning, research and knowledge tools* including the "My Wishes" Planning Guide.
- *Unlimited use of "PriceFinder Research Reports"* – a nationwide database of funeral home prices that allows your employees to get the best value.
- *Expert assistance by professional advisors* for planning the details of a funeral.

At-Need Tools and Services

When a loved one dies, survivors may experience shock, grief, and a sudden change in their lives. To help with the burden of making multiple life-changing decisions during a stressful time, The Hartford has developed the following at-need services to help your employees and their beneficiaries navigate and cope:

- *Funeral Concierge Services* – at or near a time of death, employees experience emotional distress, and they may be burdened with uncertainty over final arrangements, financial strain and possible family conflicts. Our Life Conversations provides employees with 24/7 access to Funeral Concierge Services. Your employees can connect with Everest advisors (licensed funeral directors), who offer as much personal assistance as the family desires. Services include:
    - *Concierge assistance through the funeral planning process* which includes documenting the family's wishes and putting that plan into action.
    - *Communication of the plan* with the funeral home of the family's choice and negotiation of prices which often results in significant time and financial savings.
    - Through Everest, beneficiaries can make informed decisions without doing any of the advanced work or being thrust into a sales-focused environment.
- *Family Support* – beneficiaries receive confidential, professional assistance with emotional, legal and financial concerns through Beneficiary Assist®[4], which offers:
    - Upon request, phone counselors assess the beneficiaries' bereavement counseling needs and develop an individualized plan.
    - Five one-hour face-to-face working sessions per family, are available with a grief counselor, legal advisor or financial planner.
    - One year of unlimited phone contact is also available.
- *Claims Assistance and Support* – our claim team helps beneficiaries through the claim filing process while providing empathetic support and guidance. We provide:
    - *Online access to resources* including "A Practical Financial Guide – After the Loss of a Loved One".
    - *Our Safe Haven® Program* option provides a secure account for beneficiaries to keep life insurance proceeds that gives them time to decide how they wish to spend funds. A Hartford representative personally informs the beneficiary that a payment has been made, the amount, and the timeframe in which it should arrive. This representative remains dedicated to the beneficiary for ongoing questions for as long as the account remains active.

[1] Travel Assistance is provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services.

[2] Estate Guidance® services are provided through The Hartford by ComPsych®, the largest provider of employee assistance programs, managed behavioral health, work/life and crisis intervention services. For more information on ComPsych, visit www.compsych.com. ComPysch is not affiliated with The Hartford and is not a provider of insurance services.

[3] Funeral Concierge Services are offered through Everest Funeral Package, LLC (Everest). Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest Re Group, Ltd., Everest Reinsurance Company or any of their affiliates.

[4] Beneficiary Assist is offered through ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

Employee Assistance Program Guidance Resources®

With today's fast paced lifestyles, balancing work and family life is more difficult than ever. Providing access to effective professional assistance as part of a comprehensive employee benefits plan can help employees and their families deal with increasing pressures and issues that may affect their work performance and personal lives. It can also help employers reduce absenteeism, improve morale and decrease benefit costs. Through The Hartford, professional assistance is offered by **ComPsych®**, a leading provider of employee assistance and work/life programs.

The Hartford's Employee Assistance Program (EAP), Guidance Resources, provides employees and their families, including spouse and dependents, unlimited 24-hour toll-free phone access to Master's level counselors. Flexible options are available so employers can opt for face-to-face counseling for an added level of support. ComPsych counselors will help employees develop an assistance plan, while maintaining the confidentiality of all information and providing referrals to appropriate resources and providers.

Employers will receive employee flyers, posters, on-site Critical Incident Stress Debriefing or training hours, comprehensive utilization reports, program evaluations, and account management to make sure Guidance Resources is working for them.

Guidance Resources Services Include:

Emotional: Counseling through a professional provider network and quality care management.

Work-Life: Help for child care, adoption, education, elder care, pet care, and personal convenience needs. Unlimited access to customized research, tailored educational materials, and referrals.

Legal: Access to our expert staff attorneys who are experienced in handling both the practical and emotional side of legal concerns. Free 30-minute assessment and 25 percent discount off fees when in-person representation is necessary.

Financial: Access to Certified Public Accountants (CPA), Certified Financial Planners®(CFP®) , and other financial experts on staff at ComPsych for financial and insurance issues. If needed, referrals to self-help resources, financial aid organizations, government resources, and other low cost or free financial provider options are available, as well as to a network of CFPs for more in-depth planning needs.

Critical Incident Stress Debriefing (CISD) or Training: 4 hours per year included

- CISD aims to reduce the likelihood of long-term psychological consequences for individuals exposed to the critical event. ComPsych staffs a 24-hour Critical Incident Response Unit with experts who deal exclusively in critical incidents such as violence, serious illness, fatal accidents, and corporate restructuring.
- Guidance Resources also offers the following on-site training sessions: health and enrollment fairs; personal development workshops include: wellness seminars, brown bags, or lunch 'n learns

Management Referral: Manager/supervisors can direct their employees to utilize Guidance Resources services after informing the employee that performances or behavior issues are impacting productivity, or when a policy such as drug-free workplace has been violated.

Guidance Resources Online: provides employees with award winning on-line resources to guidance, information, advice, and helpful tools covering thousands of topics.

Through The Hartford's program, ComPsych offers four service options to meet a variety of needs:
Option 1: Unlimited telephone counseling with ComPsych's specialists and referral for additional professional services, if needed, for $0.97 per employee per month.
Option 2: Services offered in Option 1, plus up to 3 face-to-face counseling sessions per issue per year for $1.33 per employee per month.
Option 3: Services offered in Option 1, plus up to 6 face-to-face counseling sessions per issue per year for $1.57 per employee per month.
Option 4: Services offered in Option 1, plus up to 9 face-to-face counseling sessions per issue per year for $1.80 per employee per month.

Guidance Resources disclosures: Employee Assistance Program Guidance Resources services are offered through The Hartford, however, all services are provided by ComPsych. Neither ComPsych nor Hartford is responsible or liable for care or advice rendered by any referral resources. All benefits are subject to the terms and conditions of the policy.

Travel Assistance Program

When an employee is traveling, unexpected emergencies can occur. The Hartford has arranged through Worldwide Assistance Services, Inc., a 24-Hour toll-free emergency services line that helps employees, their spouses and dependents access emergency assistance worldwide, when traveling 100 miles or more from home. These services are provided at no additional cost as part of our Group Benefits portfolio.

Employees receive three kinds of services:

1. Emergency Medical Assistance
2. Emergency Personal Services
3. Pre-Trip Information

This is a general description of the program. A more detailed explanation of the travel assistance plan, including exclusions and limitations, is available through your sales contact with The Hartford.

Commissions and Other Incentives

The Hartford has an excellent commission and incentive program for producers:

Commissions:

Supplemental Employee Life: Standard Top Producer Commissions Apply

Standard Top Producer Commissions - The schedule below is used to determine the commission rate for new and renewal life and disability coverages.

	Premium	Commissions
First	$ 15,000	17.0%
Next	$ 10,000	12.0
Next	$ 25,000	6.5
Next	$ 50,000	1.5
Next	$ 50,000	1.0
Next	$1,850,000	.5
Over	$2,000,000	.1

The commission rate shown above has been considered in determining this case quote.

VIP Rewards Program:

New Sales: Producers may earn additional compensation on Group business if their annual new sales exceed $250,000 of fully-insured premium, or 7 new coverage lines and at least $50,000 of new premium. Available bonuses range from 2.5% to 5% of premium. On larger cases, premium above a certain level is capped; the premium caps range from $500,000 to $1,500,000 depending on the size of a producer's block of Group business with The Hartford.

Persistency: Producers who have at least $750,000 of fully-insured Group Premium with The Hartford, and who maintain at least 86% of that premium in force through the end of the Program period can qualify for a persistency bonus of between 0.75% and 3.25% of fully-insured premium, depending on the size of the producer's total block of premium and his/her actual persistency level. On larger cases, premium above a certain level is capped as described in the prior paragraph. If a producer's beginning in force fully insured premium is less than $750,000, the producer may still qualify for a Persistency Bonus if during the program period, the producer earns a new sales bonus. Ninety percent (90%) persistency is required and the persistency bonus is .75% of fully insured premium.

Certain non-cash compensation awards may be provided depending upon the level of production achieved.

Payments made under the VIP Rewards Program are not included in the determination of this case quote, and will not be directly charged to any policy issued as the result of this quote. The costs of the VIP Rewards Program are incurred as general operating expenses of The Hartford.

Schedule A Reporting:

The Hartford reports commissions and other payments to producers on the annual Schedule A Worksheet provided to policyholders in accordance with applicable law.