### Benefit Fact Sheet for:
**Pennington County**

**Basic and Voluntary Life and AD&D Insurance**

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>All Active Full-Time Employees who work at least 20 hours per week on a regularly scheduled basis for Pennington County.</th>
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<tbody>
<tr>
<td>Policy Effective Date</td>
<td>July 1, 2010</td>
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<tr>
<td>Employee Coverage</td>
<td>Your employer provides, at no cost to you, Basic Life Insurance in an amount equal to $20,000. You have the option to purchase Voluntary Life and Accidental Death &amp; Dismemberment (AD&amp;D) insurance coverage in the following amounts: Increments of $10,000 to a maximum of $500,000, not to exceed 5 times your basic annual earnings.</td>
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<td>Guaranteed Issue Amount</td>
<td>The guaranteed issue amount is the amount of insurance that you may elect without providing evidence of insurability. If you enroll within 31 days of your date of hire, the guaranteed issue amount is $150,000 or 5 times your salary, whichever is less – <em>no medical information is required</em>. If you enroll more than 31 days after your date of hire, evidence of insurability will be required for all coverage amounts.</td>
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| AD&D Coverage | AD&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:  
  - 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.  
  - 75% for paraplegia or quadriplegia (paralysis of three limbs).  
  - One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia.  
  - One-quarter (25%) for accidental loss of thumb and index finger of the same hand or uniplegia.  
Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage you purchase. |
| Benefit Reductions | Your Voluntary Life and AD&D coverage is reduced by 40% at age 70 and by 70% at age 75. Reductions take place on the July 1 that falls on or next follows your 70th or 75th birthday. |
| Dependent Coverage | Your employer provides, Basic Dependent Life Insurance in an amount equal to $5,000 for eligible spouses and $2,500 for eligible children. You pay half the cost for this Basic Dependent Life coverage.  
You have the option to purchase Voluntary Dependent Life and Accidental Death & Dismemberment (AD&D) insurance coverage. Voluntary Dependent coverage is available only when you elect and are approved for coverage for yourself.  
**Spouse Voluntary Benefit Amount:** Increments of $5,000 to a maximum of $100,000, not to exceed 50% of your Employee Voluntary Life amount. You may not elect coverage for your spouse if they are covered as an employee under this policy. If you enroll within 31 days of your date of hire, the Guaranteed Issue Amount for spouse coverage is $50,000 - elections over this amount require medical evidence. Note: spouse premium rates are based on the employee's age.  
**Child Voluntary Benefit Amount:** $10,000 per Child  
- Children must be unmarried and at least 2 weeks old but less than 19 years (or 25 years if a full-time student) to qualify.  
- Unmarried children over the age of 19 who are disabled may be eligible if certain conditions are met.  
If your spouse or dependent child is confined in a hospital or elsewhere because of disability on the date his or her insurance would normally have become effective, coverage (or an increase in coverage) will be deferred until that dependent is no longer confined and has performed all the normal activities of a healthy person of the same age for at least 15 consecutive days. |

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Conversion
You have the option of converting your and your dependents' group Basic and Voluntary Life Insurance to an individual policy.

Portability
If you leave your employer, Portability is an option that allows you to continue your Voluntary Life insurance coverage. To be eligible, you must terminate your employment prior to Social Security Normal Retirement Age. This option allows you to continue all or a portion of your Voluntary Life Insurance coverage under a separate Portability term policy. Portability for Employees is subject to a minimum of $5,000 and a maximum of $250,000. Portability for Spouses is subject to a minimum of $5,000 and a maximum of $50,000. Portability for Children is subject to a maximum of $10,000. To elect Portability, you must apply and pay the premium within 31 days of the termination of your Voluntary Life Insurance. Evidence of Insurability will not be required.

Living Benefits Option
If you are diagnosed as having a terminal illness with a 12-month life expectancy, the Living Benefits Option allows you to receive an accelerated payment of a portion of your life insurance. The option is available to individuals with at least $10,000 in group coverage from Hartford Life and is subject to a maximum age limit of 60. You may request a minimum accelerated payment of $3,000 up to a maximum of 80% of your coverage not to exceed $500,000. Funds are paid directly to you, with no policy restrictions on how you use them. The remaining benefit is then payable to your beneficiary. This option does not apply to AD&D Insurance.

Waiver of Premium
This provision applies if you become totally disabled before age 60 and your disability lasts for at least 9 months. You must provide proof of your condition within one year of your last day of work and once we approve, your coverage will continue without payment of premium up to Social Security Normal Retirement Age, as long as you remain totally disabled. 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. Payment of premium is required until waiver is approved by Hartford Life. This option does not apply to AD&D Insurance.

Limitations and Exclusions
As is standard with most term life insurance plans, death by suicide is covered only after the employee has been insured for two years. Therefore, if death results from suicide, no benefit will be payable for any Voluntary Life coverage that became effective within two years of the date of death.

AD&D Insurance does not cover losses caused by or contributed by causes:
- 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 your coverage. Refer to your policy.

This Benefit Fact Sheet is an overview of the Voluntary Life and AD&D 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 Fact Sheet and the Insurance policy, the terms of the Insurance policy apply.

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